## JOINT ACCOUNT OPENING FORM





	Application Date
• Please complete this form in black ink and in CAPITAL LETTERS or $\ensuremath{\checkmark}$ where ap	•
• Initial payment in cash is accepted only at IDFC FIRST Bank branches • Account op	
Customer ID (If applicable) CKYC Number  TELL US ABOUT YOUR	r (If applicable)
Applicant Name	
TITLE FIRST NAME MIDDLE NAME	LAST NAME
	Male Female Third Gender
Marital Status Married Unmarried Others Citizenship (April 1997)	
Applicant Maiden Name	
TITLE FIRST NAME MIDDLE NAME	LAST NAME
Place of Birth Country of Birth	
For Tax Residents of countries in addition to India, please complete below:	
Country of Tax Residence Foreign Tax Identification Nu	ımber TIN Issuing Country
Separate annexure to be executed in case of dual country of tax residence	
Overseas Jurisdiction Address Type Address is same as Officially Valid	d Document Address is same as communication
Address is different (Please upda	ate Overseas Jurisdiction Address separately)
Father's Name (Mandatory, if customer does not have PAN)  Spous	se Name
TITLE FIRST NAME MIDDLE NAME	LAST NAME
Mother's Name (As per OVD, no proof required)	2701 (WIII)
TITLE FIRST NAME MIDDLE NAME	LAST NAME
PLEASE HELP US WITH DETAILS OF ONE OR	MORE DOCUMENTS BELOW
Aadhaar No. PAN*	
Addition	Form 60
*If you have a	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.
"If you have a	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.
Voter ID "If you have a account. If you	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.
Voter ID	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.  PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.
Voter ID  Driving License  Passport  Expiry Dat  Expiry Dat	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.  PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.
Voter ID  Driving License  Passport  PIO/OCI Card  *If you have a account. If you below to account. If you have a have a continue have a con	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.  PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.  PAN IT IS MAN
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Voter ID  Driving License  Passport  PIO/OCI Card  National Population Register  PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOU	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.  The DD MM YYYYY  THE DD MM MYYYYYY  THE DD MM MYYYYYYY  THE DD MM MYYYYYYY  THE DD MM MYYYYYYYY  THE DD MM MYYYYYYYY  THE DD MM MYYYYYYYYY  THE DD MM MYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYY
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Voter ID  Driving License  Passport  PIO/OCI Card  PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOU  Aadhaar  Passport  Driving License  PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOU  Aadhaar  Passport  Driving License  Line 1  Line 2  CURRENT ADDRES  Same as Above or Deemed OVD* (select any 1 document)  Utility Bill  Property or Municipal Tax Receipt  Letter of Allotment/Leave  Deemed OVD Number  Line 1  Line 2  Landmark  (If any)  City  Deemed OVD Number  Line 1  Line 2  Landmark  (If any)  City State  CURRENT ADDRES  Same as Above or Deemed OVD* (select any 1 document)  Line 1  Line 2  Line 3  Landmark  (If any)  City State	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.  BE DD MM YYYYY  BE DD MM MYYYYY  BE DD MM MYYYY  BE DD MM MYYY  BE DD
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Voter ID  Driving License  Passport  PIO/OCI Card  PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOU  Aadhaar  Passport  Driving License  PLEASE COMPLETE YOUR ADDRESS AS MENTIONED IN YOU  Aadhaar  Passport  Driving License  Line 1  Line 2  CURRENT ADDRES  Same as Above or Deemed OVD* (select any 1 document)  Utility Bill  Property or Municipal Tax Receipt  Letter of Allotment/Leave  Deemed OVD Number  Line 1  Line 2  Landmark  (If any)  City  Deemed OVD Number  Line 1  Line 2  Landmark  (If any)  City State  CURRENT ADDRES  Same as Above or Deemed OVD* (select any 1 document)  Line 1  Line 2  Line 3  Landmark  (If any)  City State	PAN it is mandatory to provide details to the bank at the time of opening an do not have a PAN, please complete a Form 60.  THE PAN IT IS MAN IN THE PROVIDED TO THE PART OF T

Fill in CAPITAL LETTERS. All communication for this account will be sent to the Mobile / Email of the first holder.
\*Details of Deemed OVD are mentioned in the Bank Use section
\*issued by Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies



TELL US WHAT YOU DO FOR A LIVING
1) Occupation (Select Anyone)
1a) Salaried (Select Anyone)   Public   Private   Government
Corporate Name
1b) Self Employed     Doctor     CA     Architect     Lawyer     Consultant     Entertainment       Professional     Alternate Medical Practitioner     Beautician     Others
1c) Self Employed Business Sole Proprietorship Partnership/Company No. of years in business <a> &lt; = 5</a> yrs <a> &gt; 5</a> yrs
1d) Any other Occupation   Homemaker   Retired   Farmer   Politician   Student   Minor
2) Source of Income Salary Business Professional Fees Investments Agriculture Family Wealth
3) Gross Annual Income (INR)
Please submit the GST annexure if you are registered or exempt under GST
SECOND/JOINT APPLICANT DETAILS
If you are already a customer of IDFC FIRST Bank, simply fill in your Customer ID here and move on to the next page
CKYC Number (If applicable)
TELL US ABOUT YOURSELF
Applicant Name
TITLE FIRST NAME MIDDLE NAME LAST NAME
Date of Birth DD MMM YYYYY  Gender Male Female Third Gender
Marital Status       Married       Unmarried       Others       Citizenship (Applicable for other than India)
Relationship with Primary Holder
Applicant Maiden Name
TITLE FIRST NAME MIDDLE NAME LAST NAME
Place of Birth Country of Birth
For Tax Residents of countries <u>in addition</u> to India, please complete below:  Country of Tax Residence Foreign Tax Identification Number TIN Issuing Country
Country of Tax Residence Toreign Tax Identification Number This issuing Country
Separate annexure to be executed in case of dual country of tax residence
Overseas Jurisdiction Address Type Address is same as Officially Valid Document Address is same as communication
Address is different (Please update Overseas Jurisdiction Address separately)
Father's Name (Mandatory, if customer does not have PAN)  Spouse Name
TITLE SIDET NAME
TITLE FIRST NAME MIDDLE NAME LAST NAME  Methods Name (As par OVD, po proof required)
Mother's Name (As per OVD, no proof required)
TITLE FIRST NAME MIDDLE NAME LAST NAME
PLEASE HELP US WITH DETAILS OF ONE OR MORE DOCUMENTS BELOW
Aadhaar No.  PAN*
Voter ID
Driving License Expiry Date DD MM YYYYY
Passport Expiry Date DD MM Y Y Y Y Y Y
PIO/OCI Card Expiry Date DD MM YYYYY
NREGA National Population Register



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Fill in CAPITAL LE	TTERS. AI	l commu	nication f	or this a	ccoun	t will k	oe ser	nt to	the	Mok	oile / E	Email	of t	he first	hold	ler.												
						TELL	L US	W	ΉΑ	λT Y	OU/	DO	FC	DR A	LIVI	ING	i											
1) Occupation	ı (Selec	t Anyo	ne)							_	_																	
1a) Salaried (S	elect A	nyone	)	Publ	ic		Pri	vat	e	L	G	over	nn	nent														
Corporate	Name	$\perp \perp \perp$						$\perp$	$\perp$			Ш									Щ	$\perp$			$\perp$			Ш
1b) Self Emplo Profession	-			octor		CA	4		Ar	rchit	tect			Lav	yer				ารน	ltant		Er	tert	ainn	nent			
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1d) Any other	Occupa	ation	ЩН	lomen	naker	•			R	etir	ed		Fa	rmer	_L		Polit	icia	n _	:	Stuc	den	t	_	Min	or		
2) Source of I				alary	E	Busin	iess	Ļ	Pı	rofe	essio	nal F	-e	es		nve	estm	ents	; <u> </u>	Αģ	gricu	ultu	re		Fan	nily	We	alth
3) Gross Annual Income (INR)																												
Please submit the GST annexure if you are registered or exempt under GST																												
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Savings		Mino	r		Senic	r			BS	BD.	А			Sala	ry			Cur	ren	t								
I/We hereby declare that we are not holding any BSBD account in any other bank.																												
								M	OD	ΕO	F O	PER	ΑT	ION														
Mode: S	ingly				ither	or S	Survi	ivo	r		] Mi	nor	Jn	der (	Buar	dia	n											
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IF YOU SELECT "MINOR UNDER GUARDIAN" PLEASE COMPLETE BELOW
Customer ID of Guardian:
Relationship with Minor
Funding Mode
Account Number of Guardian to be debited:
One time funding of INR from above account
Monthly debit of INR from above account for months* from the of this/next month
(*Minimum 24 months)  Name & Signature of the Guardian
DECLARATION BY GUARDIAN
I shall represent the minor in all future transactions of any description in the above account till the same minor attains majority. I shall indemnify the bank against any claims of the above minor of any withdrawals/transactions made by me in his/her account
DEBIT CARD
For Existing Customers  Your existing Debit Card will be linked to the new account being opened.  Existing Debit Card number(s) (If any)  First/Primary Applicant  Second/Joint Applicant  (Your existing account will continue to be the Primary account on your Debit Card.)
For New Customers Only First Applicant Second Applicant
Do you need an Debit Card Yes No
You may fill in how you would like your name to appear on your debit card (if different from the name on your account)
First/Primary Applicant
Second/Joint Applicant Second/Joint Applicant
To enable international usage on your debit card, please use Limit Management under Debit Card section on Internet/Mobile Banking.
SWEEP OUT FACILITY
I/We wish to opt for Sweep Out facility from the Senior/Minor Account being opened
<ul> <li>Sweep Out is a facility which provides liquidity of a Savings Account coupled with higher interest earnings of a Fixed Deposit (FD)</li> <li>Through Sweep Out facility, savings balance from the account is transferred automatically into a Fixed Deposit, at a specific threshold limit basis product offering</li> <li>Fixed deposits are formed for default tenure of 1 year 1 day only, at applicable interest rates</li> <li>Sweep In facility is enabled by default for all FDs book through Sweep Out</li> <li>The frequency of sweep out for deposit booking will be weekly subject to availability of balance and will start next day from when the sweep out is set</li> </ul>



WOULD YOU LIKE TO	CHOOSE A NOMIN	IEE FOR THE ACCOUNT?									
(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.) The Nominee or Guardian (if applicable) cannot be a holder on the account.											
Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by IDFC FIRST Bank Ltd											
		and the advantages of nomination and the consequences of not									
nominating anyone to my account											
Customer ID (In case an existing account holder, don't fill address)											
Nominee Name											
TITLE FIRST NAME MIDI	DLE NAME	LAST NAME									
Nominee Address Same as primary account hold	ler communication	address OR Update address as below									
Relationship with Depositor		Date of Birth									
Date of Birth											
If the nominee is a minor**, please complete this section. As the nominee is a minor on this date, I/We appoint:											
Guardian Name											
TITLE FIRST NAME MIDI	DLE NAME	LAST NAME									
Guardian Address											
to receive the amount of deposits in the account on bel	nalf of the nominee	in the event of my/our/minor's death during the minorit									
of the nominee. (** Where deposit is made in the name of a minor the	nomination must be sign	ned by a person lawfully entitled to act on behalf of the minor)									
Please mention the nominee name in the stateme	nt/advice/passboo	k									
I/We do hereby declare what is stated above is true to	the hest of my kno	wledge and belief									
	I I I I I I I I										
Date D D M M Y Y Y Y											
FIRST/PRIMARY APPLICANT SIGNATURE		SECOND/JOINT APPLICANT SIGNATURE									
WITNESS 1		WITNESS 2									
	7										
(Required only if applicants use thumb impressions)		(Required only if applicants use thumb impressions)									



## **DECLARATION** (Please read carefully and sign at the end of this section after you have filled in all the details in the form)

- I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and other products/services including Mutual Funds and/or I/We wish to avail the banking facilities/products from IDFC FIRST Bank Limited ("IDFC FIRST Bank"), and other products/services including Mutual Funds and/or insurance products that are offered by IDFC FIRST Bank in its capacity as an Intermediary and /We have read, understood and agree to the Terms and Conditions displayed on the website of IDFC FIRST Bank i.e. www.idfcfirstbank.com w.r.t. the said banking facilities and other products/services, which may be amended by IDFC FIRST Bank from time to time and hosted and notified on the website of IDFC FIRST Bank.

  I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges pertains to the banking facilities and products as well as the facilities and/or the other products which I/we wished to avail. This Schedule of Charges is also displayed on www.idfcfirstbank.com.

  I/We agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under the FEMA regulations, 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act 2010 (to the extent applicable to India) and the

- Common Reporting Standards (CRS), in force from time to time. I/We have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard.

  I authorize IDFC FIRST Bank to conduct my credit history verification with CIBIL or any other credit rating agency and acknowledge that IDFC FIRST Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to IDFC FIRST Bank. I declare that I have not availed any credit facility from any bank or have obtained NOC from such bank(s) for opening of a current account with IDFC FIRST Bank. I also hereby authorize IDFC FIRST Bank to retrieve my credit information report with help of accredited credit rating agencies and share the same with me directly as per bank's
- It/We agree to furnish and intimate to IDFC FIRST Bank any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. It/We authorize IDFC FIRST Bank to exchange, share or part with all the customer information/KYC documents provided herein with financial institutions/agencies/statutory bodies/other such persons including but not limited to financial products/services providers e.g. Insurance companies, Asset Management Companies etc which whom IDFC FIRST Bank has agency/distribution/marketing/referral arrangement, as may be required by IDFC FIRST Bank. It/We shall not hold IDFC FIRST Bank or its agents/representatives liable for using/sharing such information.

  I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to IDFC FIRST Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/we have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise. I/We agree and understand that IDFC FIRST Bank reserves the right to reject my/our account opening application form/request and/or the request for availing the services/products without assigning any reason thereof and without being liable to me/us in any manner whatsoever. I/We authorise IDFC FIRST Bank to submit applications / other relevant documents, debit my/our bank account, transfer funds in any form and manner for transactions in Mutual Funds/Other investment products or do any such incidental things in pursuance of the specific instructions given by me/us or my/our Attorney from time to time for the services and/or the products I/we wished to

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- products and further agree to absolutely abide by all the Terms and Conditions in respect thereof.

  I, being the Sole Proprietor of the Sole Proprietorship Concern (as mentioned above) hereby agree and consent to avail the "Truly One Account" of IDFC FIRST Bank and further agree to absolutely abide by all the Terms and Conditions in respect thereof, as may be notified by IDFC FIRST Bank from time to time.

  For accounts with Method of Operation "Either or Survivor": I/We hereby confirm that premature withdrawals of all Term Deposits placed and/or proposed to be placed shall be paid by IDFC FIRST Bank under the operation rule of "Either or Survivor": I/We hereby confirm that premature withdrawals of all Term Deposits placed and/or proposed to be placed shall be paid by IDFC FIRST Bank under the operation rule of "Either or Survivor": I/We proposed to be placed shall be paid by IDFC FIRST Bank under the operation rule of "Either or Survivor": I/We applicable under the registered number/email address shared with IDFC FIRST Bank.

  I am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number shared at the time of account opening/updated subsequently and any failure to update contact information with the bank may result in any financial loss in case of misuse of cards.

  All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. IDFC FIRST Bank will provide me/us Services Accounting Code (SAC) and this will quoted in all our invoices/credit/debit notes. IDFC FIRST Bank will determine if I/We are related party based on documents available or submitted for this purpose. IDFC FIRST Bank will determine the location of service provided which shall be binding on me/us. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any supported by relevant documents prior to availment of services. For smooth realisation of input tax credit, I/We shall bring it to the notice immediately. IDFC FIRST Bank wil the IO<sup>th</sup> - IS<sup>th</sup> day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice immediately. IDFC FIRST Bank will issue invoices on a monthly basis. The contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST law.

  IDFC FIRST Bank protects the interest of its customers against any unauthorised electronic banking transaction. You may visit Bank's website www.idfcfirstbank.com for more
- details in respect of the same.
- details in respect of the same.

  I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements.

  I undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in the account opening form and signed by me as well as in the documentary evidence provided by me or if any certification become incorrect.

  I agree to furnish any declaration/information that is called upon me by IDFC FIRST Bank in order to ascertain my compliance wrto tax return filings for the purposes of Section 194N of the Income tax Act, 1961 governing TDS on cash withdrawals in such form and manner as may be required by the Bank.

  I also agree that our failure to disclose any material fact known to me now or in future, may invalidate my application and IDFC FIRST Bank would be within its right to put restrictions in the operations of my account or take appropriate action permissible under the Indian regulations for the purpose or take any other action as may deemed appropriate if the deficiency is not updated/rectified by me within the stipulated period.

  I agree to furnish any particulars/information that is called upon me by IDFC FIRST Bank on account of any change in law either in India or abroad in the subject matter
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- 18.
- agree to furnish any particulars/information that is called upon me by IDFC FIRST Bank on account of any change in law either in India or abroad in the subject matter 20
- In the event there is any tax demand {including interest(if any)} raised due to nondisclosure/inaccurate disclosure of information/documents on my/our part, I undertake to pay the demand forthwith and provide the bank with all information/documents that may be necessary for any proceeding before GOI/RBI/Income Tax Authorities.

Would you like IDFC FIRST Bank or its representatives to contact you and tell you about various products (including insurance), services and offers? FIRST/PRIMARY APPLICANT SIGNATURE SECOND/JOINT APPLICANT SIGNATURE NAME NAME Place Place WITNESS 1 WITNESS 2 Please paste a Please paste a (Required only if applicants (Required only if applicants use thumb impressions) RECENT Colour RECENT Colour use thumb impressions) Photograph. Please sigr Photograph. Please sigr across the photograph across the photograph



	BANK USE	SECTION:									
*Mandatory											
01. Payment Details											
Amount	Cash (Only at the Branch)	Cashier's Signature	Employee ID								
Mode of IP Cheque N	NEFT RTGS	Cheque Date D D M M	Y Y Y								
Cheque / NEFT / RTGS Details											
Bank Name Branch Name											
02. Other Details											
*Account Branch Code	Account Branch Na	ame *Pr	oduct Code								
Reimbursement Product Code _	eimbursement Product Code *Sourcing Branch Code Sourcing Branch Name										
*Lead Generator	_ead Generator										
*Profit Center	*Profit Center Corporate Code Corporate Code										
Customer Employee ID (applicat	Customer Employee ID (applicable for salary accounts)										
Staff Family Staff C	Customer ID	Spou	se Parent Child								
03. Applicable for Insta Accoun	ts										
Customer ID	Account Nu	mber									
04. Applicable for RM Program											
Group ID	Program Code	RM Code									
05. *Banker Certification											
I have met the Customer at: Residence or Place of Work Other											
I have seen and verified the original KYC documents. Copy/photo taken for record. The customer has signed in my presence											
			Signature of Employee								
Name		Certification Date	Signature of Employee								
Employee ID											
2112.2											
RbiCrCatg	RbicrCode	RbiDrCatg	RbiDrCode								

## Definition of related person under GST is as under:

Household, MFI, TASC

- (a) persons shall be deemed to be "related persons" if-
  - (i) such persons are officers or directors of one another's businesses;
  - (ii) such persons are legally recognised partners in business;
  - (iii) such persons are employer and employee;
  - (iv) any person directly or indirectly owns, controls or holds twenty-five per cent or more of the outstanding voting stock or shares of both of them;

Non Infrastructure

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Other Retail

- (v) one of them directly or indirectly controls the other;
- (vi) both of them are directly or indirectly controlled by a third person;
- (vii) together they directly or indirectly control a third person; or they are members of the same family;

Resident Individuals

- (b) the term "person" also includes legal persons;
- (c) persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

Explanation I. - The term "person" also includes legal persons.

Explanation II. - Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

## Definition of Deemed OVD is as under:

- (a) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
- (b) Property or Municipal tax receipt
- (c) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- (d) 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 and leave and license agreements with such employers allotting official accommodation
- (e) OVD presented by a foreign national does not contain the details of address, in such case the documents issued by the Government departments of foreign jurisdictions and letter issued by the Foreign Embassy or Mission in India shall be accepted as proof of address