

Acceptable Documents for NRI & PIO Customers

1. Proof of NRI/PIO Status

- a. Copy of Valid Indian Passport (pages with applicant's name, address, date of birth, date and place of issue, expiry date, photograph, signature and observation page, if any)
- b. Proof of NRI status (For Indian Passport Holders), by way of valid copy of Employment/Residence/Student/Dependent Visa or Work / Residence Permit. (the visa could be either in the passport or given separately or e-visa)
- c. Proof of PIO status (For Foreign Passport holders). The list of accepted PIO proof documents is given below:
 - PIO Card or OCI Card, or
 - Expired Indian Passport, or
 - Voter's ID card, or
 - Recent NRE Bank Account Statement from any scheduled Bank in India (not more than 3 months old), or
 - Copy of Birth Certificate, or
 - Copy of Indian Ration Card, or
 - Copy of Registered Marriage Certificate, along with spouse's NRI/PIO status proof, or
 - Certificate issued by Indian Embassy or Consulate proving customer PIO status, or
 - Existing/ Expired Indian Passport /Voter's id card of Spouse/ Mother/ Father/Grand Parents(In this case a valid relationship proof need to be obtained)

2. Copy of PAN Card / Original Form 60 (in case of NRO Account)

3. List of acceptable Indian Address Proof documents

- a. Passport (valid as on date)
- b. Permanent Driving License, which is valid with the photograph affixed thereon.
- c. Voter's Identity Card (Election Card)
- d. Job Card issued by NREGA duly signed by an officer of the State Government
- e. Letter / Card issued by the Unique Identification Authority of India (UIDAI) containing details of name, photograph, address and Aadhaar number. Accordingly, either the physical Aadhaar card/letter issued by UIDAI received through post or the Aadhaar number validated through the e-KYC process is acceptable as an officially valid KYC document for onboarding the customer and for re-KYC purpose

4. List of acceptable Overseas Address Proof documents

- a. Passport
- b. Bank statement (not more than 3 months old from the date of application) of Overseas or India based bank.
- c. Valid Permanent Overseas Driving License
- d. Credit Card statement (not more than 3 months old)
- e. Company ID Card indicating the address
- f. Certificate from Indian Diplomatic Mission stating the contact address
- g. Government ID card (SSN / Green Card / PIO card / OCI card)
- h. Utility bill (electricity/ gas/phone/ water – not more than 3 months old from the date of application)
- i. Appointment letter of overseas Employer Corporate.
- j. Letter from foreign University stating the address(for on-campus lodging)
- k. Registered Purchase / Sale Deed or agreement
- l. Foreign Government issued Identity Card
- m. Lease / Rent / Leave and License agreement indicating the address of the customer duly registered with Government or similar registration authority.
- n. Valid employment contract letter.
- o. Valid employment offer letter.
- p. Employer's certificate for proof of overseas address.

- q. Letter from the government postal services confirming the address of the applicant.
- r. Permanent Resident Permit / Work Permit mentioning the overseas address. Following are some of the residence permits that have the address mentioned thereon: -
- Kuwait-Bataaka Madaniya (Civil ID), Saudi Arabia-Iqaama (Residential permit), Oman-Residence Card, UAE-Labour Card , Bahrain-CPR (Central Population registry) Card and Qatar-Residence Card, Singapore/Malaysia Permanent Resident Card.

Important points to be noted:

1) All copies of the proofs needs to be duly attested by:

- The Indian Embassy or Consulate or
- Notary Public or
- Existing Banker or
- Any branch of an Indian Scheduled Commercial Bank having an overseas branch in the customer's country of residence.

2) For NRIs - Proof of address to be submitted for either Indian or Overseas Address.

3) For PIOs/OCIs - Proof of address mandated only for Overseas Address.

4) Only customers sending documents through PO Box or Post/Courier need to give attested documents. Customers visiting Axis Bank branches, Representative Offices may only carry the original.

5) Both addresses (Overseas and Indian) should be filled in the Re-KYC Form.