



# 6 EASY STEPS TO OPENING A BANK ACCOUNT

Reserve Bank of India

Central Office, Central Office Building, Shahid Bhagat Singh Road, Fort,  
Mumbai - 400 001  
[www.rbi.org.in](http://www.rbi.org.in)

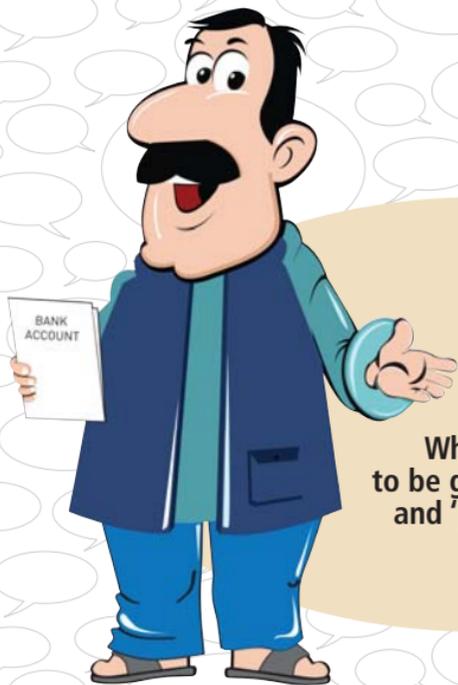


**01**  
How can I open  
a bank account?



It is very simple. To open a bank account  
you need to give a 'proof of identity  
and address' alongwith  
a recent photograph.

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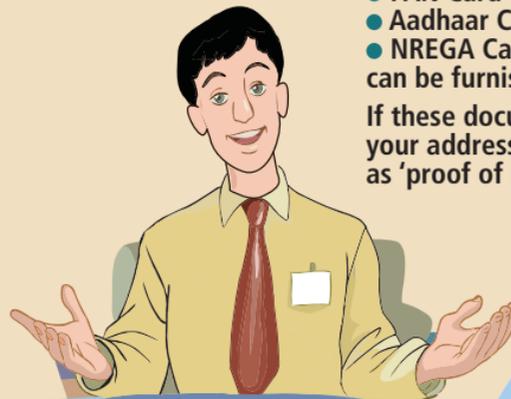
What are the documents to be given as 'proof of identity' and 'proof of address' by me?



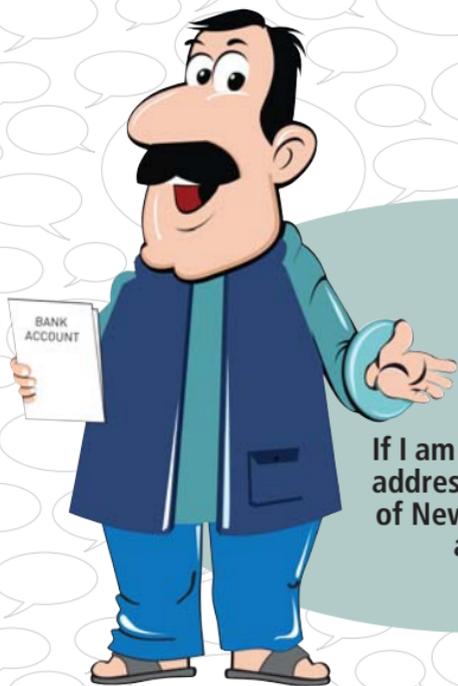
Any one of the documents such as:

- Passport
  - Driving Licence
  - Voters' Identity Card
  - PAN Card
  - Aadhaar Card issued by UIDAI and
  - NREGA Card
- can be furnished as 'proof of identity'.

If these documents also contain your address, it can serve both as 'proof of identity and address'.



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03

If I am staying in Chennai but my address proof shows my address of New Delhi, can I still open an account in Chennai?



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Surely you can. Alongwith your proof of address of New Delhi, you will have to declare your Chennai address for communication purposes.



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Why do banks require proof of identity and address?



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Banks require your proof of identity and address as a part of Know Your Customer (KYC) requirement to ensure that banks know their customers properly.



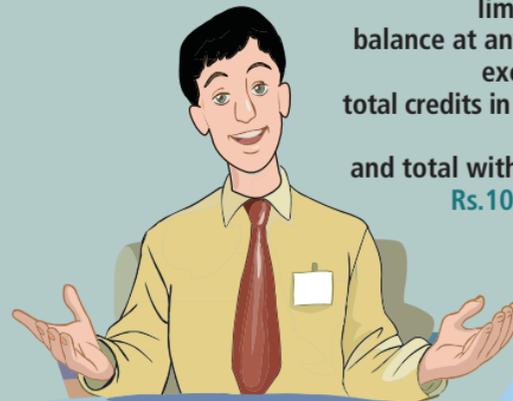
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What do I do, if I do not have any documents to show my 'proof of identity'? Can I still open a bank account?

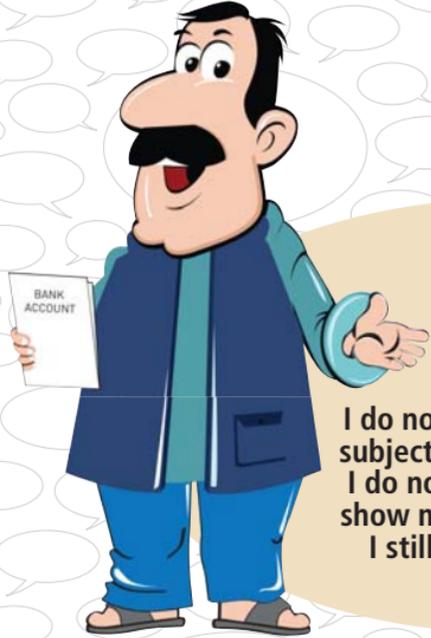


Of course you can. You can still open a bank account known as 'Small Account' by submitting your recent photograph and putting your signature or thumb impression in front of the bank official.

However, this 'Small Accounts' have certain limitations such as balance at any point of time should not exceed **Rs.50,000**, total credits in one year should not exceed **Rs.1,00,000** and total withdrawal should not exceed **Rs.10,000/- in a month.**



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06

I do not want my account to be subject to any limitations. But if I do not have any document to show my 'proof of identity', can I still open a bank account?



Yes you can still open a bank account, only if you are assessed as a 'low risk' customer by the bank, by submitting a copy of any one of the following documents:

(i) identity card with your photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions;

or

(ii) letter issued by a gazetted officer, with a duly attested photograph of yours.

