1.2.1 ESTABLISHMENTS WHICH MAY BE WAIVED OFF FROM GST REGISTRATION

- Permanent Account Number (PAN) card (to be accompanied with an approved address proof)
- Passport Copy
- NOC/License issue by Local Panchayat of Goa (applicable only in case of setting up merchants in Goa)
- Certificate issued by Agricultural & Processed Food Products Export Development Authority
- Tax Deduction and Collection Account Number certificate.
- Certificate of registration issued by Charity Commissioner / Sub Registrar of Assurance / Registrar of Trusts / Provident Fund Commissioner etc.
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the company
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.

1.2.2 CLIENT INFORMATION/KYC DOCUMENTS FOR REGISTERED ENTITY TYPE MERCHANTS

- Certificate of Registration issued by Charity Commissioner / Sub Registrar of Assurance / Registrar of Trusts / Provident Fund Commissioner etc.
- Board Resolution/Partnership Deed categorically authorizing the signatory of the MCAF to execute/transact on behalf of the firm
- Trust Deed
- FCRA – FCRA Registration Certificate along with designated FCRA Bank Account, if applicable
- Any document/Pow of Attorney granted to Authorized Signatory to transact on its behalf
- Board Resolution categorically authorizing the signatory of the MCAF to execute/ transact on behalf of AOP/BOI OR Consent Letter from the client stating that a separate POA should be executed in favor of authorized signatory.
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other
- Foreign Embassies/Consulates in India
- Income Tax Assessment Order
- Income Tax Return in the name of the entity
- Support documents required for updating Aadhaar online verification for identification purpose.

Information Authority of India.

1.2.3 Know Your Customer (KYC) Documentation for Merchants

- Permanent Account Number (PAN) card (to be accompanied with an approved address proof)
- Passport Copy
- NOC/License issue by Local Panchayat of Goa (applicable only in case of setting up merchants in Goa)
- Certificate issued by Agricultural & Processed Food Products Export Development Authority
- Tax Deduction and Collection Account Number certificate.
- Certificate of registration issued by Charity Commissioner / Sub Registrar of Assurance / Registrar of Trusts / Provident Fund Commissioner etc.
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the company
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.

1.2.4 Identification:

- Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962, and
- A recent Photograph
- Any legal entity:
- Dealing with the individual who is a beneficial owner, authorized signatory, trustees, settlers, beneficiaries or the power of attorney holder related to
- A. Any document/Power of Attorney granted to Authorized Signatory to transact on its behalf
- B. Trust Deed
- C. Such information as may be required by the Bank to collectively establish the legal existence of such an association or body of individuals
- A. Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.
- B. Support documents required for updating Aadhaar online verification for identification purpose.

1.2.5 An association of person or a body of individuals, whether incorporated or not (unregistered partnership firm/trust, including
- Board Resolution categorically authorizing the signatory of the MCAF to execute/ transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.
- B. Trust Deed
- C. Such information as may be required by the Bank to collectively establish the legal existence of such an association or body of individuals
- A. Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.
- B. Support documents required for updating Aadhaar online verification for identification purpose.

1.2.6 Know Your Customer (KYC) Documentation for Individuals

- Permanent Account Number (PAN) card (to be accompanied with an approved address proof)
- Passport Copy
- NOC/License issue by Local Panchayat of Goa (applicable only in case of setting up merchants in Goa)
- Certificate issued by Agricultural & Processed Food Products Export Development Authority
- Tax Deduction and Collection Account Number certificate.
- Certificate of registration issued by Charity Commissioner / Sub Registrar of Assurance / Registrar of Trusts / Provident Fund Commissioner etc.
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the company
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.

1.2.7 Other identification tools as per the guidelines of the Reserve Bank of India are
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.
- B. Trust Deed
- C. Such information as may be required by the Bank to collectively establish the legal existence of such an association or body of individuals
- A. Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.
- B. Support documents required for updating Aadhaar online verification for identification purpose.

1.2.8 Additional identification tools as per the guidelines of the Reserve Bank of India are
- Permanent Account Number (PAN) card (to be accompanied with an approved address proof)
- Passport Copy
- NOC/License issue by Local Panchayat of Goa (applicable only in case of setting up merchants in Goa)
- Certificate issued by Agricultural & Processed Food Products Export Development Authority
- Tax Deduction and Collection Account Number certificate.
- Certificate of registration issued by Charity Commissioner / Sub Registrar of Assurance / Registrar of Trusts / Provident Fund Commissioner etc.
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the company
- Board Resolution categorically authorizing the signatory of the MCAF to execute/transact on behalf of the trust/foundation OR Consent Letter from the local credit officer / Relationship Manager along with a copy of the expired business license would suffice and in any other concurrent and serial defaults in case of non-individual clients.

1.2.9 Explanation: For the purpose of this clause, “temporary ceasing of operations” in relation an Account means the temporary suspension of all
- Permanent Account Number (PAN) card (to be accompanied with an approved address proof)