

## KNOW YOUR CUSTOMER -DOCUMENTATION CHECKLIST

Parameters	Particulars
<b>KYC-Photograph</b>	Color photograph of each applicant (except non-individuals), individual guarantors and co-applicants (if any)
<b>Age Proof (for individuals)</b> <i>Any one of the following:</i>	<ul style="list-style-type: none"> <li>a) Passport (not expired)</li> <li>b) Pan Card</li> <li>c) Aadhaar Card*</li> <li>d) School Leaving certificate (10th)/High School Mark sheet/High School Passing Certificate/School Transfer certificate</li> <li>e) Driving License(not expired)</li> <li>f) Voters ID Card</li> <li>g) Birth Certificate (Govt Agency issued)</li> <li>h) Affidavit for date of birth for Co-applicants provided income is not considered &amp; is not property owner (only cases where PAN card is not available).</li> </ul>
<b>Signature Verification</b> <b>(applicable for all applicants &amp; co-applicants or signatories on behalf of applicants like Partnership firm, Companies etc. Any one of the following to be considered.(mandatory for income eligible customers)</b>	<ul style="list-style-type: none"> <li>a) PAN card</li> <li>b) Passport (not expired)</li> <li>c) Banker's signature Verification (Letter has to be obtained in original on Bank's letterhead or on Plain paper with the seal of the bank affixed on it bearing the authorizing officer's name &amp; signature.)</li> <li>d) Driving license with photograph &amp; signature(not expired)</li> <li>e) Affidavit for sign verification for Co-applicants provided income is not considered &amp; is not Property owner (only cases where PAN card is not available).</li> </ul>
<b>KYC - Identity proof</b>  <b>Pan Card(mandatory for income eligible customers)**</b>	<b>For Individuals</b> [ <i>any one of the following Officially Valid Document(OVD)</i> ] <ul style="list-style-type: none"> <li>a) Passport (not expired)</li> <li>b) Driving License(not expired)</li> <li>c) Voter's Identity Card issued by Election Commission of India</li> <li>d) Job Card issued by NREGA duly signed by an officer of the State Govt.</li> <li>e) The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number or Aadhaar Card.</li> <li>f) Letter issued by the National Population Register containing details of name and address.</li> </ul>
	<b>For Non Individuals/Business Entities**:</b> <ul style="list-style-type: none"> <li>a) Certificate/Licence issued by the Municipal Authorities under Shop &amp; Establishment Act/Certificate of enlistment/license/shop allotment letter issued by Municipal Corporation</li> <li>b) Any Registration / Licensing Certificate issued by the Central Government or State Government Authority/ Department.</li> <li>c) Registration Certificate under Goods &amp; Service Tax/VAT/TIN/TAN/Professional Tax Authorities/Labour Law/Factory Registration Certificate.</li> <li>d) Partnership Deed and registration certificate, if registered(for firms) /Memorandum &amp; Article of Association (for Companies) along with Certificate of Incorporation &amp; Certificate of Commencement of Business (in case of Public Ltd Co.).</li> <li>e) Export-Import Code Certificate issued to the proprietary concern by the office of DGFT/Licence/Certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute.</li> <li>f) Limited Liability Partnership (LLP) - Registration Certificate issued by MCA</li> <li>g) Registration Certificate (EM Part II Acknowledgement) issued by District Industries Center (DIC)/ Small Scale Industries (SSI) Certificate containing Entrepreneur's Memorandum Number, duly stamped and signed by issuing authority.</li> <li>h) Licence issued by the Registering authority like Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, etc.</li> </ul>

	<ul style="list-style-type: none"> <li>i) The complete Income Tax return (not just the acknowledgement) in the name of the sole proprietor where the firm's income &amp; name is reflected, duly authenticated/ acknowledged by the Income Tax Authorities.</li> <li>j) Trust deed ( in case of Trusts &amp; Foundations)</li> <li>k) Registration Certificate issued under Weight &amp; Measurement Act, Excise &amp; Customs Department. License/Certificate to Sell/Stock/ Exhibit for Sale or Distribute Insecticide/Pesticide.</li> <li>l) Udyog Aadhaar Registration Certificate</li> <li>m) SME-Udyam Registration Certificate</li> </ul>
<b>KYC- Address proof</b>	<p><b>For Individuals-Residence Address proof</b> [any one of the following Officially Valid Document(OVD)]:</p> <ul style="list-style-type: none"> <li>a) Passport(Not Expired)</li> <li>b) Driving License(Not Expired)</li> <li>c) Voters Identity Card</li> <li>d) Job Card issued by NREGA duly signed by an officer of the State Govt.</li> <li>e) The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number or Aadhaar Card*.</li> <li>f) Letter issued by the National Population Register containing details of name and address.</li> </ul> <p>Where the OVD furnished by the customer does not have updated address, the following additional documents are deemed to be Officially Valid Documents(OVDs) or the equivalent e-document however the customer must submit OVD with current address within three months of submitting the below mentioned documents (kindly refer to Note 11 given below):</p> <ul style="list-style-type: none"> <li>i) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, Cooking gas book along with payment receipt, water bill);</li> <li>ii) Property or Municipal Tax receipt;</li> <li>iii) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;</li> <li>iv) Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, Public sector undertakings, Scheduled Commercial Banks, Financial Institutions and Listed Companies. Similarly, leave and license agreements with such employers allotting official accommodation;</li> <li>v) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.</li> </ul> <p><i>Note: Borrower not having an address proof in his/her own name may provide an address proof of any close relative coming on loan structure (e.g. Spouse, son, un-married daughter, parents etc.) supported by any KYC proof/s establishing their relationship (e.g. PAN Card, Passport, Birth Certificate. etc.) and an affidavit by the relative that the said customer is residing with him/her whose address proof is being provided to the Company. This is subject to positive FI &amp; submission of updated OVD within current address within three months (kindly refer to Note 11 given below).</i></p>
	<p><b>Non-Individuals** / Business entities-Office address proof</b>(any one of the following):</p> <ul style="list-style-type: none"> <li>a) Shops &amp; Establishment Certificate/Trade License Certificate/SSI Registration Certificate/GST/ VAT Registration/Export-Import Code Certificate/Factory Registration Certificate/ Udyog Aadhaar Registration Certificate/MSME-Udyam Registration Certificate or any other Registration Certificate or Licence as specified under Identity proof above.</li> <li>b) Memorandum &amp; Article of Association (for Companies) along with Certificate of Incorporation &amp; Certificate of Commencement of Business (in case of Public Ltd Co.)/ Partnership Deed and registration certificate, if registered(for Firms).</li> <li>c) Utility Bill (electricity, landline telephone of any service provider (any one from latest 2 months at the time of sanction) in the name of firm/Company.</li> <li>d) Title Document of shop/business premises</li> <li>e) Property Tax bill should not be more than calendar one year old from the bill issuance date along with the Tax receipts for property tax paid to Municipal Body / Corporations. The Tax receipt should be in the name of the Business Entity.</li> <li>f) Form 18/INC-23 &amp; challan filed with Registrar of Companies (for Companies).</li> </ul>

**NOTE:**

<p>1. <b>Equivalent e-document</b>- An electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the customer as per Rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016. Equivalent e-document has also been permitted for accounts of non-individual customer.</p>
<p>2. Aadhaar as DOB proof can be considered only when complete DOB i.e. date, month &amp; year is mentioned.</p>
<p>3. PAN Card or Form 60 as applicable as per the policy-PAN Card is mandatory for every applicant on the loan structure (Income considered and/property owner). Form-60 mandatory for co-applicants whose income is not considered and/ or is not property owner in the absence of PAN. ## PAN has been removed from the list of acceptable list of POI by CKYC Registry.</p>
<p>4.(a) If the address on the document submitted for identity proof by the prospective customer is same as that declared by him/her in the Loan Application Form (AOF), the document may be accepted as a valid proof of both identity and address.</p>
<p>4.b) If the address indicated on the document submitted for identity proof differs from the current address mentioned in the loan application form, a Separate proof of address should be obtained.</p>
<p>5) All the customer documentation to be self-attested. In case of bank statement and financials first and last page needs to be self-attested. All KYC docs to be verified by RF employee and should sign and stamp as "Original Seen and Verified".</p>
<p>6) The Partnership Deed and the Memorandum and Articles of Association should be attested stating 'Certified that this is duly Amended &amp; Latest True copy'.</p>
<p>7)**Any two of the above mentioned proofs for business/activity should be in the name of the Proprietorship concern. In cases where the Company is satisfied that it is not possible to furnish two such documents, they can accept only one of those documents as proof of business/activity. In such cases, the Company, will undertake contact point verification, collect such information as would be required to establish the existence of such firm, confirm, clarify and satisfy that the business activity has been verified from the address of the proprietary concern(Subject to Approval from Credit Manager)</p>
<p>8) In case of Proprietorship concern, the identity documents of the line of business/ activity shall be in the name of the concern. Business Address proof can be in the name of sole proprietor (Aadhaar, Passport, Voter card, etc cannot be considered as business address proof).</p>
<p>9) In case of Company/partnership firm/AOI/Trust, KYC documents of Ultimate Beneficial Owner is required to be obtained.</p>
<p>10) * In case Aadhaar is given as POA/POI, due written consent from Customer has to be taken and it should be ensured that customer to redact or blackout first eight digits Aadhaar number through appropriate means where the authentication of Aadhaar number is not required under section 7 of the Aadhaar (Targeted delivery of financial and other subsidies benefits and services) Act. Offline Verification of Aadhaar for identification using Aadhaar Secure QR Code should be done.</p>
<p>11).The customer shall submit updated OVD or equivalent e-document with current address within three months of submitting the documents specified at '<b>KYC- Address proof i-v</b>' above. The deemed OVD can only be accepted in cases where the current address of borrower has not been updated in OVD (Document issued by Govt. body). In such scenarios, Customer shall submit updated OVD (Address Proof) with current address within a period of three months of submitting the above documents. Same to be marked as PDD in the system. Branch to ensure OVD (Address proof) issued by Govt Body with updated address to be documented with a period of maximum 3 months of loan disbursal.</p>
<p>12) "Officially Valid Document" (OVD) means the passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.</p>
<p>13) If an existing CKYC compliant customer of the Company desires to avail top-up/2<sup>nd</sup> loan or onward, there shall be no need for a fresh CDD exercise except for scenarios where address of borrower has changed and/ or in case of change in Risk Category of the customer in system. In case where there is any change in identity/address proof, separate CKYC form along with POI &amp; POA needs to be taken from the customer.</p>