

KNOW YOUR CUSTOMER -DOCUMENTATION CHECKLIST

Parameters	Particulars
KYC-Photograph	color photograph of each applicant (except non-individuals), individual guarantors and co-applicants (if any)
Age Proof (for individuals) <i>Any one of the following:</i>	a) Passport (not expired) b) Pan Card c) Aadhaar Card* d) School Leaving certificate (10th)/High School Mark sheet/High School Passing Certificate/School Transfer certificate e) Driving License(not expired) f) Voters ID Card g) Birth Certificate (Govt Agency issued) h) Affidavit for date of birth for Co-applicants provided income is not considered & is not Property owner (only cases where PAN card is not available).
Signature Verification applicable for all applicants & co-applicants or signatories on behalf of applicants like Partnership firm/Pvt Ltd companies etc. <i>Any one of the following to be considered.</i> <i>(Sign proof mandatory for income eligible customers)</i>	a) PAN card b) Passport (not expired) 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 & signature.) d) Driving license with photograph & signature(not expired) e) Copy of registered sale deed bearing signature of the co applicant provided income is not considered & is not property owner. f) Employee's Identity Card provided such identity card bears the signature of the employee (only employees of PSU, Scheduled Commercial Banks, Insurance Companies, State & Central Government). g) Affidavit for sign verification for Co-applicants provided income is not considered & is not Property owner (only cases where PAN card is not available).
KYC - Identity proof	For Individuals (<i>Any one with photograph</i>): a) Passport (not expired) b) Pan Card(<i>mandatory for income eligible customers</i>) c) Driving License(not expired) d) Voter's Identity Card issued by Election Commission e) Job Card issued by NREGA duly signed by an officer of the State Govt. f) The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number or Aadhaar Card(optional for other than PMAY subsidy)* <i>Where 'simplified measures' are applied for verifying the identity of customers the following documents shall be deemed to be 'officially valid documents(only to be considered for co-applicants whose is income is not considered & is not property holder/owner):</i> a) Identity card with applicant's Photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks and Public Financial Institutions. b) Letter issued by a gazetted officer with a duly attested photograph of the person. c) Job card issued by NREGA duly signed by the officer of the State Government.
	For Non Individuals/business entities**: a) PAN Card b) Certificate/licence issued by the Municipal authorities under Shop & Establishment Act/Certificate of enlistment/license/shop allotment letter issued by Municipal Corporation c) Registration certificate (in the case of a registered concern) d) Trade License Certificate e) SSI Registration Certificate f) Registration Certificate under Goods & Service Tax/VAT/TIN/TAN/Professional Tax authorities/Labour law/Factory Registration Certificate.

	<p>g) Partnership Deed and registration certificate, if registered (for firms) / Memorandum & Article of Association (for companies) along with Certificate of Incorporation & Certificate of Commencement of Business (in case of Public Ltd Co.).</p> <p>h) 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.</p> <p>i) Limited Liability Partnership (LLP) - Registration Certificate issued by MCA.</p> <p>j) Certificate issued by SEZ, STP, EHTP, DTA and EPZ in the name of the entity mentioning the address allotted.</p> <p>k) License issued under contract labour (Regular & Abolition) Act 1970, signed by municipal authority.</p> <p>l) 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.</p> <p>m) 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.</p> <p>n). The complete Income Tax return (not just the acknowledgement) in the name of the sole proprietor where the firm's income & name is reflected, duly authenticated/ acknowledged by the Income Tax Authorities.</p> <p>o). Trust deed (in case of Trusts & Foundations)</p> <p>p). Registration Certificate issued under Weight & Measurement Act, Excise & Customs Department. License/ Certificate to Sell/ Stock/ Exhibit for Sale or Distribute Insecticide/Pesticide.</p> <p>q). Registration of firm with Employee Provident Fund Organization.</p> <p>r). Udyog Aadhaar Registration Certificate</p> <p>s). MSME-Udyam Registration Certificate</p> <p>t). Any registration / licensing document issued in the name of the proprietary concern by the Central Government or State Government Authority/ Department.</p>
<p>KYC- Address proof</p>	<p>For Individuals-Residence Address proof (any one):</p> <p>a) Passport (Not Expired)</p> <p>b) Driving License (Not Expired)</p> <p>c) Voters ID card</p> <p>d) Aadhaar Card*</p> <p><i>Where 'simplified measures' are applied for verifying for the limited purpose of proof of 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):</i></p> <p>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);</p> <p>ii) Property or Municipal Tax receipt;</p> <p>iii) Bank account or Post Office savings bank account statement (Not older than 3 months at the time of sanction), Bank pass book with updated latest 3 months transactions history.</p> <p>iv) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;</p> <p>v) 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;</p>

KYC- Address proof	<ul style="list-style-type: none"> vi) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India. vii) Rent Agreement (duly notarised/ registered as per state laws) as per below norms: <p>Rent Agreement not allowed to be taken as Residence Address Proof, if the agreement is < 2 months old except under below scenarios with RCM approval:</p> <p><u>If borrower has been staying for more than two months:</u></p> <ul style="list-style-type: none"> a. Rent agreement mentions stay of two months or more even if recently executed/ Rent agreement recently executed but proof of old expired rent agreements of same address being made available. b. Permanent address proof documented c. Positive Resi FI (Stay confirmed) d. Electricity bill of residence having name of Landlord to be documented. <p><u>If borrower has recently shifted to the new place, then :</u></p> <ul style="list-style-type: none"> a. Rent agreement b. Permanent address proof documented. c. Positive Resi FI(Stay confirmed) d. Electricity bill of residence having name of Landlord to be documented. <p><i>Note: Co-applicant (Income considered and/property owner) not having an address proof in his/her own name may provide an address proof accepted by the Company) of any close relative (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.) supported by an affidavit that the said customer is residing with the relative whose address proof is being provided to the Company. An identity proof has to be taken from the said relative. This is subject to positive FI.</i></p>
	<p>Non-Individuals** / Business entities-Office address proof (any one):</p> <ul style="list-style-type: none"> a) Shops & 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 b) Memorandum & Article of Association(for companies) along with Certificate of Incorporation & Certificate of Commencement of Business (in case of Public Ltd Co.) c) Rent agreement duly notarised/ registered as per state laws, not less than 2 months old at the time of sanction. If any of the said agreement is less than 6 months old, then the customer to submit a copy of the utility bill issued in the name of the landlord(conditions specified above under point vii to be taken into consideration). d)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 e)Title document of shop/business premises f) Property Tax bill should not be more than calendar one year old from the bill issuance date along with Tax receipts for property tax paid to Municipal Body / Corporations. The Tax receipt should be in the name of the firm. g)Bank Statement (Not older than 3 months at the time of sanction) h)Form 18/INC-23 & challan filed with Registrar of Companies (for companies).

NOTE:

<p>1. Equivalent e-document- 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 & 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.</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 Account Opening 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 AOF, 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 & 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, Ration card, Voter card, etc cannot be considered as business address proof)</p>
<p>9) In case of Company, 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. Any copies of documents mentioning Aadhaar number should be scrutinised and masked accordingly.</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 'KYC- Address proof i-vii' above. The deemed OVD can only be accepted in cases where the current / permanent 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/ permanent 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>In case permanent address is mentioned on OVD, then any of the above mentioned documents (deemed OVD) and/ or below mentioned documents can be accepted as "current address proof" without raising a PDD in system.</p>