

LIST OF DOCUMENTS ACCEPTABLE FOR CUSTOMER IDENTIFICATION

Sr. No.	KYC Document
Individual	<p>Certified copy of each of the following documents shall be obtained:</p> <p>(a) Aadhaar Card:</p> <ul style="list-style-type: none"> • only where he is desirous of receiving any benefit or subsidy or • he decides to submit his Aadhaar number voluntarily <p>OR</p> <p>(aa) the proof of possession of Aadhaar number where offline verification can be carried out</p> <p>(ab) the proof of possession of Aadhaar number where offline verification cannot be carried out or any OVD or the equivalent e-document thereof containing the details of his identity and address</p> <p>OR</p> <p>A copy of any other officially valid document in other cases containing details of his identity and address, AND</p> <p>(b) One recent photograph AND</p> <p>(c) PAN Card</p>
Proprietorship	<p>Any two of the following certified documents in the name of the proprietary concern needs to be obtained if the loan is in the name of Proprietorship Firm (Main Applicant)</p> <ol style="list-style-type: none"> a. Registration certificate (MSME Registration) b. Certificate/license issued by the municipal authorities under Shop and Establishment Act. c. Sales and income tax returns. d. CST/VAT/ GST certificate. e. Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities. f. IEC (Importer Exporter Code) 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. g. Complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax authorities (for the latest financial year). h. Utility bills such as electricity, water, and landline telephone bills not more than three months old. <p>AND</p> <ol style="list-style-type: none"> (a) One copy of an OVD containing details of identity and address of the Proprietor; (b) PAN Card of the proprietor and (c) Photograph of the proprietor <p>Note:</p>

Sr. No.	KYC Document
	<p>In case one document is collected as activity proof for proprietorship concerns instead of two; then Contact Point Verification (CPV) is mandatory and cannot be waived.</p> <p>(CPV means establishing the existence of such firm, and satisfy that the business activity has been verified from the address of the proprietary concern.)</p>
Companies	<p>Certified copy of each of the following documents shall be obtained:</p> <ul style="list-style-type: none"> ➤ PAN card of the Company ➤ Certificate of incorporation; ➤ Memorandum and Articles of Association; ➤ A resolution from the Board of Directors indicating power of attorney/ authority granted to its managers, officers or employees to transact on its behalf (authorised signatories) alongwith specimen signature of such authorised signatories; ➤ One copy of an OVD containing details of identity and address and PAN card relating to beneficial owner, the managers, officers/ directors, as the case may be, holding an attorney to transact on the Company's behalf; ➤ Photograph of authorised signatories as indicated in the Board resolution.
Registered Partnership Firms	<p>Certified copy of each of the following documents shall be obtained:</p> <ul style="list-style-type: none"> ➤ PAN Card of the Partnership Firm ➤ Registration certificate (as per Registrar of Firms); ➤ Partnership deed; ➤ One copy of an OVD containing details of identity and address and PAN card issued to the person holding an attorney to transact on its behalf (authorised person) and Partners. ➤ Photograph of authorised signatories as indicated in resolution.
Limited Liability Partnership (LLP)	<p>Certified copy of each of the following documents shall be obtained:</p> <ul style="list-style-type: none"> ➤ PAN card of the LLP ➤ Certificate of registration; ➤ LLP agreement; ➤ Authorized signatories list and resolution giving authority to sign and transact on behalf of LLP alongwith authorised signatories' specimen signatures. ➤ One copy of an OVD containing details of identity and address and PAN card issued to the person holding an attorney to transact on its behalf (authorised person) and Partners. ➤ Photograph of authorised signatories as indicated in resolution.
Hindu Undivided Family (HUF)	<p>Certified copy of each of the following documents shall be obtained:</p> <ul style="list-style-type: none"> ➤ PAN of the HUF; ➤ HUF Deed, if available; ➤ Declaration signed by the Karta & all the coparceners. (Format given under "Annexure 4"); ➤ One copy of an OVD containing details of identity and address and PAN card of the Karta ➤ Photograph of the Karta
Trusts and Foundations	<p>Certified copy of each of the following documents shall be obtained:</p> <ul style="list-style-type: none"> ➤ PAN of the trust ➤ Registration certificate; ➤ Trust deed; and

Sr. No.	KYC Document
	<ul style="list-style-type: none"> ➤ One copy of an OVD containing details of identity and address and PAN card issued to the person holding an attorney to transact on its behalf (authorised person). ➤ Photograph of the authorized signatories.
<p>Unincorporated association or a body of individuals including:</p> <p>(a) Unregistered trusts</p> <p>(b) Unregistered partnership firms</p> <p>(c) Societies</p>	<p>Certified copy of each of the following documents shall be obtained:</p> <ul style="list-style-type: none"> ➤ PAN card, if available ➤ Resolution of the managing body of such association or body of individuals; ➤ Power of attorney granted to him to transact on its behalf (authorised signatory); ➤ One copy of an OVD containing details of identity and address and PAN card issued to the person holding, an attorney to transact on its behalf (authorised signatory) ➤ Photograph of the authorized signatories ➤ such information as may be required by the Company to collectively establish the legal existence of such an association or body of individuals. <p>Explanation: Unregistered trusts/partnership firms shall be included under the term 'unincorporated association'.</p> <p>Explanation: Term 'body of individuals' includes societies.</p>
<p>Juridical persons not specifically covered in the earlier part, such as Government or its Departments, societies, universities and local bodies like village panchayats</p>	<p>Certified copy of each of the following documents shall be obtained:</p> <ul style="list-style-type: none"> ➤ PAN Card, if available, if not available Form 60 ➤ Document showing name of the person authorised to act on behalf of the entity ➤ One copy of an OVD containing details of identity and address and PAN card in respect of the person holding an attorney to transact on its behalf (authorised signatory); ➤ Photograph of authorised signatories ➤ Such documents as may be required by the RE to establish the legal existence of such an entity/juridical person.

NOTES:

1. "Officially Valid Document" (OVD) means the passport, the driving license, 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, letter issued by the National Population Register containing details of name and address.

Provided also that where the client submits his proof of possession of Aadhaar number as an officially valid document, he may submit it in such form as are issued by the Unique Identification Authority of India (UIDAI).

2. Proof of possession of Aadhaar: The Aadhaar number holder can use any of the documents, as permitted and issued by UIDAI [such as Aadhaar letter, Downloaded Aadhaar (e-Aadhaar), Aadhaar Secure QR code, Aadhaar Paperless Offline e-KYC] to prove possession of Aadhaar number, subject to the Company's right to verify the genuineness of such documents. The delivery of Aadhaar in any of its forms by itself may not be considered to be satisfactory proof of possession of Aadhaar number and the Aadhaar number holder may have to provide additional documents as may be required by the Company.

3. From an individual who is not eligible to be enrolled for an Aadhaar number, or who is not a resident, the following shall be obtained:
 - i. PAN or Form No. 60 as defined in Income-tax Rules, 1962, as amended from time to time.
 - ii. one recent photograph and
 - iii. A certified copy of an OVD containing details of identity and address.

In case the OVD submitted by a foreign national does not contain the details of address, in such case the documents issued by the Government departments of foreign jurisdictions and letter issued by the Foreign Embassy or Mission in India shall be accepted as proof of address.

4. A document shall be deemed to be an OVD even if there is a change in the name subsequent to its issuance provided it is supported by a marriage certificate issued by the State Government or Gazette notification, indicating such a change of name.
5. In case, PAN of the authorised signatory or the power of attorney holder or director is not submitted, Form no. 60 shall be obtained.
6. Obtaining a certified copy by the Company shall mean comparing the copy of officially valid document so produced by the client with the original and recording the same on the copy by the authorised officer of the Company. The KYC documents/ Officially Valid documents can be verified by the employees/ representatives/ service providers of the Company or by practicing Chartered accountant or gazette officer.

In cases where such verification is not done, Business Head approval for the same shall be obtained for deferral not exceeding one month from the date of sanction of the loan.

7. All documents obtained should also be self-certified.
8. For opening an account of a Legal Person who is not a natural person, the beneficial owner(s) shall be identified and a declaration as specified in "Annexure 5" shall be obtained.
9. It shall be the responsibility of concerned Business Person to obtain FATCA & CRS forms/ declarations from the borrower clients, wherever it is applicable. As a process, for the business segments- Supply Chain Finance (SCF) & MSME, since the nature of the loans is retail, as a process, it will not be mandatory to collect FATCA & CRS forms from all clients. However, a declaration as per "Annexure 7" will have to be incorporated in the loan application forms/ any other loan document/ obtained separately from the prospective customers. FATCA & CRS forms will have to be collected only in case borrower/ UBO is a US person or a resident for Tax purpose in any country other than India. For all other business segments, FATCA & CRS forms will have to be obtained in all cases. Kindly refer to "Annexure 8" for the format of FATCA & CRS forms.
10. The above list is an indicative and not an exhaustive list. It is the responsibility of concerned Business Person to ensure that customer's identity has been verified. The information should be adequate to satisfy regulatory/enforcement authorities in future that Customer Due Diligence was observed by the Company in compliance with the guidelines.