

RELIGARE Housing Development Finance Corporation Limited
KYC DOCUMENT POLICY – Annexure 1

CUSTOMER DOCUMENTS

Following are the mandatory documentation requirement as per categories of borrowers and all needs to be self attested by customer.

Application form	Completed application form duly signed by all applicants, guarantors and co-applicants (if any)
Photograph	Signed coloured photograph of each applicant (except non-individuals), individual guarantors and co-applicants (if any)
Age Proof (for individuals)	<p>Copy of any one of the following:</p> <ul style="list-style-type: none"> • Passport (Not Expired) • Pan Card (Not Expired) • Voters ID card • Driving License (Not Expired) • High School Mark sheet. • Birth Certificate (Govt Agency issued)
Signature Verification	<p>Copy of any one of the following (wherever applicable):</p> <ul style="list-style-type: none"> • Passport (Not Expired) • Pan Card (Not Expired) • Driving License (Not Expired) • Banker’s signature verification (mandatory whenever there is a signature mis-match in the KYC Docs and application form)
Proof of identity / existence	<p>For Individuals :Copy of any one of the following:</p> <ul style="list-style-type: none"> • Passport (Not Expired) • Pan Card (Not Expired) • Voters ID card • AADHAAR UID number issued by UIDAI • Driving License (Not Expired) • Ration Card with Photograph • Bank pass book with photo • Letter from existing Banker certifying address & photograph. (on Bank’s Letterhead with Logo) • Identity card issued by a government undertaking organization • Letter from a recognized public government gazetted verifying the identity of the customer. <p>In order to confirm that the firm is a proprietorship firm, with applicant being the sole proprietor of the business, it is mandatory to collect any one of the following documents:</p> <ul style="list-style-type: none"> • Shop & establishment registration copy • Sales tax / VAT registration certificate copy • VAT assessment order copy • Signature verification from bankers with applicant signing as proprietor for the firm. <p>For Non Individuals : Copy of any one of the following:</p> <ul style="list-style-type: none"> • Shops & Establishment certificate • Trade license certificate • SSI registration certificate

	<ul style="list-style-type: none"> • Sales Tax/ VAT Registration certificate • Partnership Deed (for firms)/ Memorandum of Association (for companies) • Export-Import Code Certificate • Factory registration certificate • Professional qualification certificate and Degree/ Certificate for Professionals • Certificate of Registration issued by Ministry of Corporate Affairs • PAN Card • Limited Liability Partnership (LLP) - Registration Certificate issued by MCA
Address proof	<p>For Individuals : Copy of any one of the following:</p> <ul style="list-style-type: none"> • Passport (Not Expired) • Voters ID card • Driving license (Not Expired) • Ration Card • Utility bill - Electricity or Water bill (Not older than 2 months at the time of approval) • Telephone Bill (Landline/WLL) of Public and approved Private operators in the state (Not older than 2 months at the time of approval) • Latest Rent agreement / Leave & License agreement • Sale deed of the property, if owned • Letter from existing Banker certifying address (on Bank's Letterhead with Logo) • Property tax receipt (Not older than 3 months at the time of approval) • Bank pass book • Bank Statement (Not older than 2 months at the time of approval) • Post paid bill (Not older than 2 months at the time of approval) • Letter from a recognized government gazetted officer verifying the Address of the customer. • Certificate issued by ward officer maintaining election roll certifying address of the applicant. Signed and stamped by the authority. • Latest premium receipt of general / life insurance company (not more than 12 months old in case of annual premium) • Letter conforming the address issued by the employer where the employer company is either listed or a government undertaking <p>For Non Individuals : Copy of any one of the following:</p> <ul style="list-style-type: none"> • Telephone Bill-(Landline) - MTNL,BSNL,VSNL (Not older than 2 months at the time of approval) • Post paid bill (Not older than 2 months at the time of approval) • Bank Statement (Not older than 2 months at the time of approval) • Utility bill - Electricity or Water bill (Not older than 2 months at the time of approval) • Shop & establishment Certificate,Sales Tax Certificate • Latest Rent agreement / Leave & License agreement • Sale deed of property • Title document of shop/business premises • Certificate of Incorporation issued by MCA • Shell Companies- Registration Certificate from the MCA site with address which is same as mentioned by the applicant in our application form
Ownership Proof	<p>Copy of any one of the following:</p> <ul style="list-style-type: none"> • Sale Deed of the property • Utility Bills (Electricity & Water bill not older than 2 months at the time of approval) • Property Tax receipt latest with copy of the title deed

Note: 1) All the customer documentation to be self attested. In case of bank statement and financials first and last page needs to be self attested.

2) The Partnership Deed and the MOA & AOA should be attested stating 'Certified that this is duly Amended & Latest True copy'.

3) All documents to be signed by the customer and OS done by our FTE/Contractual employee/
Religare Authorized Representative (RAR)

4) The Partnership Deed and the MoA & AoA should be attested stating 'Certified that this is duly Amended & Latest True copy'.

5) It is clarified that address, means the address at which a person usually resides and can be taken as the address as mentioned in a utility bill or any other document as mentioned above in the list.

6) Form 18 shall be accepted as a proof of change in the address of the Company.

In case utility bill is not in the name of the customer / prospective customer but is in the name of a close relative wife, son, daughter, and parents who live with their husband, father/mother and son, We can obtain an identity document and a utility bill of the relative with whom the customer / prospective customer is living along with a declaration from the relative that the said person (prospective customer) is a relative and is staying with him/her.