

## Annexure II - List of Documents to be obtained as an Identity/ Legal Existence and Address Proof

Category	Identity / Legal Existence and Address Proof Documents
Individual/Beneficial owner/ Authorised signatory or the power of attorney holder related to any legal entity	<p>i) PAN or Form 60 (Mandatory)* and</p> <p><i>Copy of any of the below List of officially valid documents (OVDs) or equivalent e-document thereof:</i></p> <ul style="list-style-type: none"> <li>i) Voter ID</li> <li>ii) Valid Passport</li> <li>iii) Driving license</li> <li>iv) Proof of possession of Aadhaar (with first eight digits masked / blacked out)</li> <li>v) Job card issued by NREGA</li> <li>vi) Letter issued by the National Population Register</li> <li>vii) Any other document as notified by the Central Government in consultation with the Regulator.</li> </ul> <p>Note:</p> <ul style="list-style-type: none"> <li>i) Aadhaar is mandatory to be submitted for beneficiary to avail the interest subsidy under Pradhan Mantri Awas Yojana or any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016)</li> <li>ii) The KYC Identifier can be obtained with an explicit consent to download records from CKYCR</li> <li>iii) Beneficiary who do not possess the Aadhaar number or have not yet enrol for Aadhaar, shall apply for Aadhaar and provide Aadhaar enrolment ID at the time of applying for benefit. Benefits shall be given to the beneficiary subject to production of the above mentioned Officially valid document till the time Aadhaar is assigned to the beneficiary or her or his spouse.</li> <li>iv) For individual cases where current address is not updated in the above mentioned OVD submitted by client the following process to be adhered to:</li> </ul> <p>The customer needs to submit <b>any one of the following mentioned documents as proof of address at time of login and declaration as per Annexure II with Aadhar acknowledgement for change of address (to be franked as per stamp law applicable) before disbursement.</b></p> <p>These cases will have to marked under PDD for submission of 'Updated OVD' for a period of three months from the date of disbursement.</p> <ul style="list-style-type: none"> <li>a. <i>Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)</i></li> <li>b. <i>Property or Municipal tax receipt</i></li> <li>c. <i>Pension or family pension payment orders (PPO's) issues to retired employees by Government Departments or Public Sector undertakings, if they contains the address</i></li> <li>d. <i>Letter of allotment of accommodation from employer issued by state government or central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.</i></li> <li>e. <i>Bank Passbook / Latest Bank Account Statement (First page showing complete address, in case of pass book pages showing latest transactions should also be taken on records)</i></li> </ul>

	<p>v) For the purpose of this clause, a document shall be deemed to be and 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 change in name.</p>
NRI (Non-Resident Indian)	<p>i) PAN or Form 60 (Mandatory)* and</p> <p>Copy of any of the below List of officially valid documents:</p> <ul style="list-style-type: none"> <li>i) Voter ID</li> <li>ii) Valid Passport</li> <li>iii) Driving license</li> <li>iv) Proof of possession of Aadhaar **</li> <li>v) Job card issued by NREGA</li> <li>vi) Letter issued by the National Population Register</li> <li>vii) Any other document as notified by the Central Government in consultation with the Regulator.</li> </ul> <p>Note 1- Where the OVD presented 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.</p>
PIO (Person of Indian Origin)	<p><i>Copy of an any of the below 'officially valid document'.</i></p> <ul style="list-style-type: none"> <li>i) Voter ID</li> <li>ii) Valid Passport</li> <li>iii) Driving license</li> <li>iv) Proof of possession of Aadhaar (Refer note 1)</li> <li>v) Job card issued by NREGA</li> <li>vi) Letter issued by the National Population Register</li> <li>vii) any other document as notified by the Central Government in consultation with the Regulator (example: PIO card issued by Govt of India)</li> </ul>
Non-Individual Entity (Proprietor)	<p>i) Pan Card or Form 60* of the Proprietor (Mandatory)</p> <p>In addition to the above, any two of the following documents as a proof of business/ activity in the name of the proprietary firm shall also be collected:</p> <ul style="list-style-type: none"> <li>(a) Registration certificate including Udyam Registration Certificate (URC) issued by the Government</li> <li>(b) Certificate/ License issued by the municipal authorities under Shop and Establishment Act.</li> <li>(c) Sales and income tax returns.</li> <li>(d) (provisional/final). 23CST/VAT/ GST certificate</li> <li>(e) Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities.</li> <li>(f) IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT/ License/ Certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute.</li> <li>(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.</li> <li>(h) Utility bills such as electricity, water, and landline telephone bills. (Not older than 2 months)</li> </ul> <p>Where the Company is satisfied that it is not possible to furnish two such documents, the Company may, at their discretion, accept only one of those documents as proof of business/ activity.</p>

<p>Non-Individual Entity (Partnership)</p>	<p>(i) registration certificate;  (ii) partnership deed;  (iii) Permanent Account Number of the partnership firm  (iv) one copy of officially valid document and Permanent Account Numbers or Form 60 as defined in the Income-tax Rules, 1962, issued to managers, officers or employees holding an attorney to transact on the company's behalf  v) Beneficial Ownership Declaration as per <b>Annexure V</b> (On letter head of Company /Partnership/Trust/Body) along with the KYC documents of beneficial owners and managers, officers or employees, as the case may be, holding an attorney to transact on the firm's behalf  vi) The names of all the partners  vii) The address of registered office and the principal place of its business, if it is different</p> <p>All the above-mentioned documents are mandatory.</p> <p>In addition to above any of the below document needs to be submitted as an office address proof:  i) Latest telephone bill (Not older than 2 months)  ii) Electricity bill (Not older than 2 months)  iii) Water bill (Not older than 2 months)  iv) Municipality tax receipt / property tax receipt</p>
<p>Non-Individual Entity (Company)</p>	<p>(i) Certificate of incorporation;  (ii) Memorandum and Articles of Association;  (iii) Permanent Account Number of the company  (iv) A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf;  (v) one copy of officially valid document and Permanent Account Numbers or Form 60 as defined in the Income-tax Rules, 1962, issued to managers, officers or employees holding an attorney to transact on the company's behalf  vi) Beneficial Ownership Declaration as per <b>Annexure V</b> (On letter head of Company /Partnership/Trust/Body) along with the KYC documents of beneficial owners and managers, officers or employees, as the case may be, holding an attorney to transact on the company's behalf  vii) The names of the relevant persons holding senior management position  viii) The address of registered office and the principal place of its business, if it is different</p> <p>All the above-mentioned documents are mandatory.</p> <p>In addition to above any of the below document needs to be submitted as an office address proof:  i) Latest telephone bill (Not older than 2 months)  ii) Electricity bill (Not older than 2 months)  iii) Water bill (Not older than 2 months)  iv) Municipality tax receipt / property tax receipt</p>
<p>Unincorporated association or a body of individuals</p>	<p>(i) resolution of the managing body of such association or body of individuals;  (ii) Permanent Account Number or Form No 60 of the unincorporated association or a body of individuals  (iii) power of attorney granted to him to transact on its behalf;  (iv) one copy of officially valid document and Permanent Account Numbers or Form 60 as defined in the Income-tax Rules, 1962, issued to managers, officers or employees holding an attorney to transact on the company's behalf  (v) such information as may be required by the ABHFL to collectively establish the existence of such association or body of individuals)</p>

	<p>(vi) Beneficial Ownership Declaration as per <b>Annexure V</b> (On letter head of Company /Partnership/Trust/Body) along with KYC documents of its beneficial owners and managers, officers or employees, as the case may be, holding an attorney to transact on its behalf</p> <p>All the above-mentioned documents are mandatory.</p> <p>In addition to above any of the below document needs to be submitted as an office address proof:</p> <p>i) Latest telephone bill (Not older than 2 months)  ii) Electricity bill (Not older than 2 months)  iii) Water bill (Not older than 2 months)  iv) Municipality tax receipt / property tax receipt</p>
Non-Individual Entity (Club / Trust / Society/ Individuals who act on behalf of above)	<p>(i) registration certificate;  (ii) trust deed; and  (iii) Permanent Account Number or Form No 60 of the trust  (iv) one copy of officially valid document and Permanent Account Numbers or Form 60 as defined in the Income-tax Rules, 1962, issued to managers, officers or employees holding an attorney to transact on the company's behalf  V) Beneficial Ownership Declaration as per <b>Annexure V</b>. (On letter head of Company /Partnership/Trust/Body) along with the KYC documents of beneficial owners and managers, officers or employees, as the case may be, holding an attorney to transact on the company's behalf.  vi) The names of the beneficiaries, trustees, settlor, and authors of the trust  vii) The details of registered office of the trust, and  viii) list of trustees and KYC documents for those discharging the role as trustee and authorised to transact on behalf of the trust</p> <p>All the above-mentioned documents are mandatory.</p> <p>In addition to above any of the below document needs to be submitted as an office address proof:</p> <p>i) Latest telephone bill (Not older than 2 months)  ii) Electricity bill (Not older than 2 months)  iii) Water bill (Not older than 2 months)  iv) Municipality tax receipt / property tax receipt</p>
Non-Individual Entity (HUF)	<p>i) Copy of HUF PAN (Mandatory)  ii) Copy of Pan Card or Form 60 of Karta (Mandatory)</p> <p><i>Any of the below List of officially valid documents to be submitted for Karta:</i></p> <p>i) Voter ID  ii) Valid Passport  iii) Driving license  iv) Proof of possession of Aadhaar **  v) Job card issued by NREGA  vi) Letter issued by the National Population Register  vii) any other document as notified by the Central Government in consultation with the Regulator</p>

Note:

- a) \*Form 60 to be filled by an individual or a person (not being a company or firm) who does not have a permanent account number as specified in Rule 114B of Income Tax rule, 1962. Click on below link to download Form 60 - <http://www.incometaxindia.gov.in/forms/income-tax%20rules/10312000000007944.pdf>

- b) \*\*Wherever Aadhaar number is provided by client as officially valid document (OVD), reporting entity (ABHFL) shall redact or black out the Aadhaar Number through appropriate means.

### Application Form with Photograph

Description	Type of Documents
Application Form	<ul style="list-style-type: none"> <li>▪ Duly completed application form signed by all the applicants/ co-applicants/ guarantors.</li> <li>▪ Applicants should also sign across the photograph and application form.</li> <li>▪ Latest passport size colour photographs of all applicant / co-applicants / guarantors with cross sign.</li> </ul> <p>Any corrections / overwriting on the application form should be countersigned by the respective applicant / co applicant / guarantor.</p>

### Signature Verification

Description	Type of Documents
Signature Verification (Individual)	<ul style="list-style-type: none"> <li>▪ Copy of Pan Card</li> <li>▪ Copy of Laminated Driving License (<i>permanent only</i>)</li> <li>▪ Copy of Passport</li> <li>▪ Bank Verification (Only Scheduled Commercial Banks)</li> <li>▪ Government ID card for Govt. Employees</li> <li>▪ Copy of entire Registered sale deed showing photo and signature</li> <li>▪ Login/Processing Fee Cheque Clearance</li> <li>▪ ECS Mandate certified by authorised official of the Bank from where repayment is to be made</li> </ul> <p><i>(Note - There could be instances wherein applicant /co-applicant/ guarantor do not have any signature verification proof as above, in such cases a declaration should be obtained as per <b>Annexure IV</b> (duly executed on stamp paper).</i></p>
Signature Verification (Authorized Signatory)	<ul style="list-style-type: none"> <li>▪ Copy of Pan Card</li> <li>▪ Copy of Passport</li> <li>▪ Banker's verification of the entity's Authorized Signatory from where ECS is issued.</li> </ul>

### Relationship Proof

In order to establish relationship between applicant, co-applicant or guarantor (only if he / she is a Spouse) below mentioned document should be obtained -

- Marriage Certificate and
- PAN Card or Aadhaar card

### Documents in Vernacular Language

In case any documents submitted by the applicant are in vernacular or regional language, the Branch Manager / Sales Manager or Document certifying ABHFL official should satisfy about the contents of the document submitted and certify the contents in the document by affixing the following stamp on the face of the document.

I have understood the document and certify that the document submitted is in accordance with the Aditya Birla Housing Finance Limited guidelines.

DSA / DST / DME Name .....

DSA /DST/ DME Code .....

\_\_\_\_\_  
ABHFL Official Signature

ABHFL Official Name

Employee ID

### **Signature in Vernacular Language or Thumb Impression**

In cases where the applicant/ co-applicant/ add on card holder/ guarantor has done his/ her signature in the vernacular language or put his/ her thumb impression, then a vernacular declaration has to be obtained as per **Annexure IV**.

### **Self-Attestation Norms – non-KYC documents**

Wherever physical copies of non-KYC documents are obtained from the customers, such documents should be self-attested by the applicant / co-applicant / guarantor to whom the document pertains.

In case where the document runs into more than 5 pages, then the self-attestation by the customer is required only on the first page and the last page. –

- In case of Bank statement customer should mention that the “Statement for the period DD/MM/YYYY to period DD/MM/YYYY in total of \_\_\_\_ (no of pages) handed over to Aditya Birla Housing Finance Limited.”
- In case of any other non-KYC document is collected without page numbers, Sales Manager should mention page number on each page & obtain customer’s signature on first and last page stating “Document from page no. \_\_\_\_ to \_\_\_\_ collected and handed over to Aditya Birla Housing Finance Limited.”

For cases where the non-KYC documents are shared by customer from his/her email id registered with ABHFL mentioned in application form; the documents would be considered as self-attested by customer.

### **OSV Norms**

All documents provided by the customer (for applicant/co-applicant /guarantor) should be sighted in original and verified by the ABHFL Employee and signed and stamp with “Original Seen and Verified” with date, employee ID and Employee Name.

## Annexure V - Beneficial Ownership Declaration

(On letterhead of the Company/Partnership/Trust/Body)

### Beneficial Ownership Declaration

**(Ref : NHB circular no NHB/ND/DRS/Policy Circular No.94/2018-19 dt. 11<sup>th</sup> March 2019)**

**Note:**

1. Beneficial Owner' for this declaration means the natural person(s) who ultimately owns or controls a Client and/or the person on whose behalf a transaction is being conducted. It also incorporates those Persons who exercise ultimate effective control over a legal person or arrangement.
2. This declaration will be applicable if customer is other than " individual" (like Company, Partnership firm, HUF, Trust, Association or Body of Individuals, Society).
3. Please note that all KYC documents submitted should be valid on the date acceptance.
4. All intermediaries/employees should ensure that they verify the KYC documents with their originals before acceptance.
5. If the list of owners is more than the space provided than 7 please insert a separate annexure.
6. KYC documents of the entity to be collected as per KYC policy.

**Entity Name:**

**Type of Entity (Please tick):** Company/Partnership Firm/Trust/HUF/Unincorporated association or Body of individuals

Company listed on stock exchange or a majority owned subsidiary of such a company are Exempted from these provisions. (For company tick only if beneficial owner is company falling under above criteria)

#### Ownership details to identify the 'Beneficial Owner'

Sr. No.	Full Name	Date of Birth (DD/MM/YYYY)	Nationality	Complete Address with Pin code	% holding **
1					
2					
3					
4					
5					

I....., designated as .....of the applicant, do hereby solemnly affirm and state that the information provided in this statement is complete and correct to the best of my belief on the basis of enquiries made by me, falling which ,we shall be individually liable to ABHFL and any authority.

For & on behalf of (Name of the Company/Firm/Trust/Body/Society)

Mr/Mrs .....

Authorized Signatory/s  
Date:

Place:

Stamp:

\*\* % of holding is defined as below for each of the entity types –

Type of Entity	Details to be updated	Additional documents to be provided
Company	% of Share Capital/Profits	KYC ID & Address proof of the individual who has the ownership of/entitlement to <u>more than 10% of share or capital or profits of the Company</u>
Partnership Firm	% of Capital/ Profits	KYC ID & Address proof of the individual/partner who has the ownership of/entitlement to <u>more than 10% of the capital or profits of the Firm</u>
Association or Body of Individuals	% OF Property /Capital/Profits	KYC ID & Address proof of the individual the individual who has the ownership of/entitlement to <u>more than 15% of the property or capital or profits of the association.</u>
Trust	% of interest in the trust	KYC ID & Address proof of the individual who is the setter of the trust, the trustee, the protector, the beneficiaries <u>with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.</u>

Incase there exists any doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the KYC ID & Address proof to be collected of the natural person exercising control over the juridical person through other means. Control through other means can be exercised through voting rights, agreement, Arrangements etc.

Where no natural person is identified the KYC ID & Address to be collected of the relevant natural person who holds the position of senior managing officials.