

Annexure: KYC Documents
(All applicant to submit PAN Card Copy or Form 60, as applicable)

LIST OF OFFICIAL VALID DOCUMENTS: INDIVIDUAL

Resident Indian (Copy of any one document for Identity and Address)	Non Resident Indian (NRI) (Original Certified copy document for Identity and Address)
<input type="checkbox"/> Passport <input type="checkbox"/> Voter's Identity Card <input type="checkbox"/> Valid Driving License <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Job Card Issued by NREGA, signed by State Government officer. <input type="checkbox"/> Letter issued by National Population Register containing details of name and address.	Copy of Passport, Visa and Overseas proof duly certified by any one of the following (in original): <input type="checkbox"/> Authorized officials of overseas branches of Scheduled Commercial Company registered in India <input type="checkbox"/> Branches of overseas banks with whom Indian banks have relationships. <input type="checkbox"/> Indian Embassy/Consulate General in the country where NRI resides. <input type="checkbox"/> Documents issued by government departments of foreign jurisdictions - Notary Public abroad / Court Magistrate/ Judge.

LIST OF OFFICIAL VALID DOCUMENTS: NON INDIVIDUALS

TYPE OF ENTITY	OFFICIALLY VALID DOCUMENT – NON INDIVIDUAL
1. Proprietorship Concern (Certified copy of any two documents is mandatory) Note : Applicable incase proprietorship concern is applicant to the loan)	<input type="checkbox"/> Registration certificate (in the case of a registered concern). <input type="checkbox"/> Certificate/license issued by the Municipal authorities under Shop & Establishment Act. <input type="checkbox"/> Sales / Service / Income Tax Return <input type="checkbox"/> CST/VAT/GST Certificate. <input type="checkbox"/> Certificate /registration document issued by Sales Tax/Service Tax/Professional Tax authorities. <input type="checkbox"/> 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. <input type="checkbox"/> Utility bills such as electricity, water, and landline telephone bills. <input type="checkbox"/> Income Tax Return in the name of the sole proprietor where the firm's income is reflected, duly authenticated/ acknowledged by the Income Tax authorities.
2. Unregistered Partnership Firm / Trust (Certified copy of each document is mandatory)	<input type="checkbox"/> PAN Card or Form 60 of the firm / trust. <input type="checkbox"/> Power of attorney granted to transact on its behalf. <input type="checkbox"/> Resolution of the managing body of such association or body of individuals. <input type="checkbox"/> Official Valid Document containing details of identity and address, one recent photograph and PAN details or Form 60 of the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf. <input type="checkbox"/> Official valid document containing details of identity and address, one recent photograph and PAN details or Form 60 of Beneficiary Owners of the firm not joined on loan as Co-Applicant, having more than 15% of the property or capital or profits of the unregistered partnership firm/trust. <input type="checkbox"/> Beneficiary ownership declaration (as per DHFL Format)
3. Partnership Firm –Registered (Certified copy of each document is mandatory)	<input type="checkbox"/> PAN Card of the firm. <input type="checkbox"/> Registration certificate <input type="checkbox"/> Partnership deed <input type="checkbox"/> Power of attorney granted to transact on behalf of the firm. <input type="checkbox"/> Official Valid Document containing details of identity and address, one recent photograph and PAN details or Form 60 of the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf. <input type="checkbox"/> Official valid document containing details of identity and address, one recent photograph and PAN details or Form 60 of Beneficiary Owners of the firm not joined on loan as Co-Applicant, having more than 15% of capital or profits of the partnership firm. <input type="checkbox"/> Beneficiary ownership declaration (as per DHFL Format)
4. Companies (Certified copy of each document is mandatory)	<input type="checkbox"/> PAN Card of the Company. <input type="checkbox"/> Certificate of Incorporation, Memorandum & Article of Association. <input type="checkbox"/> A resolution from the Board of Directors and/or power of attorney granted to its managers, officers or employees to transact on its behalf. <input type="checkbox"/> Official Valid Document containing details of identity and address, one recent photograph and Permanent Account Numbers or Form 60 of the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf. <input type="checkbox"/> Official Valid Document containing details of identity and address, one recent photograph and Permanent Account Numbers or Form 60 of Beneficiary owner of the company not joined on Loan as Co – applicant, having more than 25% of the share or capital or profits of the company. <input type="checkbox"/> Beneficiary ownership declaration (as per DHFL Format) <small>Note: Where the company is listed on a stock exchange, or is a subsidiary of listed company, it is not mandatory to identify or verify any shareholder or Beneficiary owner of such companies.</small>
5. Limited Liability Partnership (LLP) (Certified copy of each document is mandatory)	<input type="checkbox"/> PAN Card of LLP <input type="checkbox"/> LLP Agreement <input type="checkbox"/> Certificate of Incorporation <input type="checkbox"/> List of Partners, Designated Partners along with "DPIN" (Designated Partner's Identification Number) <input type="checkbox"/> LLP Board Resolution <input type="checkbox"/> Official valid document containing details of identity and address, one recent photograph and PAN details or Form 60 of Beneficiary Owners of the firm not joined on loan as Co-Applicant, having more than 15% of capital or profits of the LLP. <input type="checkbox"/> Beneficiary ownership declaration (as per DHFL Format)
6. Hindu Undivided Family (HUF) (Certified copy of each document is mandatory)	<input type="checkbox"/> HUF Declaration duly signed by all adult Coparceners & naming Karta, who would be authorised to transact the business on its behalf. <input type="checkbox"/> PAN card of HUF & Karta. <input type="checkbox"/> HUF Deed, if available. <input type="checkbox"/> Official valid document containing details of identity and address, one recent photograph and PAN details or Form 60 of Karta of HUF as Beneficiary owner, in case not joined as co-applicant. <input type="checkbox"/> Beneficiary ownership declaration (as per DHFL Format)
7. Registered Trusts (Certified copy of each document is mandatory)	<input type="checkbox"/> Registration certificate. <input type="checkbox"/> Trust deed <input type="checkbox"/> Permanent Account Number or Form No.60 of the trust. <input type="checkbox"/> Official Valid Document containing details of identity and address, one recent photograph and PAN details or Form 60 of the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf. <input type="checkbox"/> Official valid document containing details of identity and address, one recent photograph and PAN details or Form 60 of Beneficiary Owners of the trust not joined on loan as Co-Applicant, having more than with 15% 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. <input type="checkbox"/> Beneficiary ownership declaration (as per DHFL Format)

DECLARATION OF BENEFICIAL OWNERSHIP

(Declaration of Beneficial Ownership from Applicant is to be submitted on INR. 100 stamp paper and is to be notarized.)

(Applicable to Company (except the listed company or in case of a subsidiary of such a company), partnership firm, unincorporated association or body of listed individuals, trusts, private entity, Society, associate, foreign entity)

1. Name of the Customer : _____
(Company, partnership firm, unincorporated association or body of listed individuals and trusts)
2. Registration Number: _____
(If available)
3. Registered Address: _____

The Customer as stated above hereby confirms and declares that on the below date: (Please tick the correct box)
The following **natural person(s)** (listed in **Table below**) exercise control or ultimately have a controlling ownership interest i.e. having ownership/entitlement of **more than 25%** of the shares or capital or profit of the company or **15%** (partnership firm, unincorporated association or body of individuals and trusts) of capital /profits/property or controlling through voting rights, agreement, arrangement etc. as per KYC policy defined by the DHFL

S. No.	Full Name of beneficial owner/controlling natural person(s)	Date Of Birth	Nationality	Address	Type of KYC Documents	Controlling ownership interest (%)

We will notify DEWAN HOUSING FINANCE CORPORATION LIMITED without delay of any changes in the controlling persons, person exercising control or having controlling ownership interest in the Company, partnership firm, unincorporated association or body of individuals and trusts, as declared in **the table above**, for and on behalf of [name of Company, partnership firm, unincorporated association or body of individuals, trusts, private entity, Society, associate, foreign entity]:

Signature of the Authorized Official*: _____

Full name of the Authorized Official: _____

Designation/ Position: _____

Date: _____

Place: _____

(*The declaration should be signed by an active /designated partner in case of Partnership Firm, a trustee in case of Trust, authorized person for Private Entity, authorized person of Associate, authorized person of foreign entity, office bearer/s of the Society.) _____

For Branch use only

We certify that the beneficial owner (s) of the said firm has/have been determined on the basis of declaration made by the above mentioned Company/Firm/Trust/ private entity/Society/associate/foreign entity and the details furnished above have been verified from information, wherever available , in public domain.

Signature of the Branch Sales Manager/Branch Operation Head _____

Name of DHFL Employee: _____

DHFL Employee ID: _____