

Procedure features to be verified and documents that may be obtained from customers

<b>Sl.No.</b>	<b>Categories of depositors</b>	<b>Identification documents required</b>
1.	<p>Individuals</p> <ul style="list-style-type: none"> <li>- Legal name and any other names used</li>        <li>- Correct permanent address</li> </ul>	<p>(i) Passport (ii) PAN card (iii) Voter's Identity Card (iv) Driving license (v) Identity card (subject to the Company's satisfaction) (vi) Adhaar Card (vii) Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of the company.</p> <p>(i) Telephone bill (ii) Bank Account statement (iii) Letter from any recognized public authority (iv) Electricity bill (v) Ration card (vi) Adhaar Card (vii) Letter from employer (subject to satisfaction of the company) (any one document which provides customer information to the satisfaction of the company will suffice). One recent passport size photograph except in case of transactions referred to in Rule9(1)(b) of the PML Rules.</p>
2.	<p>Companies</p> <ul style="list-style-type: none"> <li>- Name of the company</li> <li>- Principal place of business</li> <li>- Mailing address of the company</li> <li>- Telephone/Fax Number</li> </ul>	<p>(i) Certificate of incorporation (ii) Memorandum &amp; Articles of Association (iii) Resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact business on its behalf (iv) Any officially valid documents in respect of managers, officers or employees holding an attorney to transact on its behalf (v) Copy of the telephone bill</p>
3.	<p>Partnership Firms</p> <ul style="list-style-type: none"> <li>- Legal name</li> <li>- Address</li> <li>- Names of all partners and their addresses</li> <li>- Telephone numbers of the firm and partners</li> </ul>	<p>(i) Registration certificate, if registered (ii) Partnership deed (iii) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses (v) Telephone bill in the name of firm/partners</p>
4.	<p>Trusts &amp; Foundations</p> <ul style="list-style-type: none"> <li>- Names of trustees, settlers, beneficiaries and signatories</li> <li>- Names and addresses of the founder, the managers/directors and the beneficiaries</li> <li>- Telephone/fax</li> </ul>	<p>(i) Certificate of registration, if registered (ii) Trust deed (iii) Power of Attorney granted to transact business on its behalf (iv) Any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders/managers/directors and their addresses (v) Resolution of the managing body of the foundation/association (vi) Telephone bill</p>

5. Unincorporated association or a body of individuals

(i) Resolution of the managing body of such associations or body of individuals (ii) Power of Attorney granted to him to transact business on its behalf (iii) Any officially valid document in respect of the person holding an attorney to transact on its behalf (iv) and such other information as may be required by HFC to collectively establish the legal existence of such as association or body of individuals.

‘Officially valid document ‘ is defined to mean the passport, the driving license, the permanent account number card, the voter’s identity card issued by the Election Commission of India, Adhaar card/letter issued by Unique Identification Authority of India containing details of name, address and Adhaar number or any other document as may be required by the company.