

**LIST OF IMPORTANT DOCUMENTS TO BE SUBMITTED WITH LOAN APPLICATION**

**(Last updated: Feb 20)**

**(A) KYC Documents for an Individual (as a Customer/ Beneficial Owner/ Authorized Signatory/ Power of Attorney holder for another individual/ entity)**

- (i) Recent photograph.
- (ii) Copy of Permanent Account Number (PAN) card or Form 60 shall be obtained from persons who do not have PAN.
- (iii) Copy of one of the following Officially valid documents (OVD) that can be accepted for establishing the legal name & current address:
  - (a) Proof of possession of Aadhaar number.
  - (b) Passport.
  - (c) Driving License.
  - (d) Voter's Identity Card issued by the Election Commission of India.
  - (e) Job Card issued by NREGA duly signed by an officer of the State Government.
  - (f) Letter issued by the National Population Register containing details of name and address.

*Provided that in case the OVD furnished by the customer does not contain updated address, the following documents shall be deemed to be OVDs for the limited purpose of proof of address:*

- (a) utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);*
- (b) property or Municipal tax receipt;*
- (c) pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;*
- (d) 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 & license agreements with such employers allotting official accommodation.*

*Provided, the customer shall submit OVD with current address within a period of three months of submitting the alternate documents specified above.*

**(B) KYC Documents for Non-Individual Entities**

- (i) **Sole Proprietary firms-** In addition to documents for the proprietor, two documents, as a proof of business/ activity in the name of the proprietary firm shall also be obtained, as acceptable to Hero Housing Finance Ltd. based on the regulatory requirements.

**(ii) Other non-individual entities**

- (a) Certificate of Incorporation/ Registration certificate, as applicable.



**LIST OF IMPORTANT DOCUMENTS TO BE SUBMITTED WITH LOAN APPLICATION**

- (b) Memorandum and Articles of Association/ Partnership Deed or such constitutional documents.
- (c) Permanent Account Number or Form No.60, as applicable.
- (d) Document evidencing authority of the person to act on behalf of the entity.
- (e) Documents applicable to the individual acting on behalf of the entity.

**(C) Signature Proof-** Any of the following documents:

- (a) Driving License
- (b) Passport
- (c) PAN Card
- (d) Bankers' Verification
- (e) Government Employee ID Card

**(D) Financial and Business Documents**

- (i) **Salaried-** Latest Salary-slips for 3 months for Salaried, IT Return or Form 16 for last 2 years, Last 6 months Bank Statements (salary account)
- (ii) **Self Employed-** Certificate & Proof of business existence along with Business Profile, Last 6 months Bank Statements (salary account)

**(E) Photocopy of Title Documents of the Property, Approved Plan etc.**

**(F) Processing Fee Cheque in favour of 'Hero Housing Finance Ltd.'**

**(G) Any other document** including documents in respect of repayment track of existing loans, nature of business and financial status of the customer, as may be required by Hero Housing Finance Ltd.

---XXX---