

LIST OF DOCUMENT/S (KYC & INCOME RELATED DOCUMENTS)

| Parameters | Salaried | Self-Employed (Businessmen) | Self-Employed (Professional) |
|---|---|--|---|
| Age Proof (Any one document) | <input type="checkbox"/> School leaving certificate. <input type="checkbox"/> Passport. <input type="checkbox"/> Driving License. <input type="checkbox"/> Voter's Id card. <input type="checkbox"/> Birth certificate by Local authority. <input type="checkbox"/> LIC policy or certificate issued by the Gram Panchayat (Talati/or any authorized person). | <input type="checkbox"/> School leaving certificate. <input type="checkbox"/> Passport. <input type="checkbox"/> Driving License. <input type="checkbox"/> Voter's Id card. <input type="checkbox"/> Birth certificate by Local authority. <input type="checkbox"/> LIC policy or certificate issued by the Gram Panchayat (Talati/or any authorized person). | <input type="checkbox"/> School leaving certificate. <input type="checkbox"/> Passport. <input type="checkbox"/> Driving License. <input type="checkbox"/> Voter's Id card. <input type="checkbox"/> Birth certificate by Local authority. <input type="checkbox"/> LIC policy or certificate issued by the Gram Panchayat (Talati/or any authorized person). |
| Identity Proof (Any one document) | <input type="checkbox"/> Photograph and any one of the following: <input type="checkbox"/> Passport. <input type="checkbox"/> Driving license. <input type="checkbox"/> PAN card. <input type="checkbox"/> Photo credit card (with embossed signature) & last 2 months statements. <input type="checkbox"/> Employee ID card (Salaried). <input type="checkbox"/> Bankers sign verification. <input type="checkbox"/> Election Card. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of IHLL. <input type="checkbox"/> Confirmation letter from employer/Other bank (Subject to Satisfaction of the IHLL). | <input type="checkbox"/> Photograph and any one of the following: <input type="checkbox"/> Passport. <input type="checkbox"/> Driving license. <input type="checkbox"/> PAN card. <input type="checkbox"/> Photo credit card (with embossed signature) & last 2 months statements. <input type="checkbox"/> Employee ID card (Salaried). <input type="checkbox"/> Bankers sign verification. <input type="checkbox"/> Election Card. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of IHLL. <input type="checkbox"/> Confirmation letter from employer/Other bank (Subject to Satisfaction of the IHLL). | <input type="checkbox"/> Photograph and any one of the following: <input type="checkbox"/> Passport. <input type="checkbox"/> Driving license. <input type="checkbox"/> PAN card. <input type="checkbox"/> Photo credit card (with embossed signature) & last 2 months statements. <input type="checkbox"/> Employee ID card (Salaried). <input type="checkbox"/> Bankers sign verification. <input type="checkbox"/> Election Card. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank. <input type="checkbox"/> Confirmation letter from employer/Other bank (Subject to Satisfaction of the IHLL). |
| Address Proof (Any one document) | <input type="checkbox"/> Passport. <input type="checkbox"/> Latest electricity or telephone bill (Accepted if issue by Govt. or reputed companies). <input type="checkbox"/> Title Deed of the property. <input type="checkbox"/> Latest house lease agreement duly stamped. <input type="checkbox"/> Driving license. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Election ID card. <input type="checkbox"/> Photo credit card (With last 2 months statement). <input type="checkbox"/> Latest copy of LIC Insurance policy or premium Receipt. <input type="checkbox"/> Bank account statement or passbook. (First page & page bearing latest transactions). <input type="checkbox"/> Employer letter certifying current mailing address. (Salary Savings Account). <input type="checkbox"/> Employee ID card (Only for salary account). | <input type="checkbox"/> Passport. <input type="checkbox"/> Latest electricity or telephone bill (Accepted if issue by Govt. or reputed companies). <input type="checkbox"/> Title Deed of the property. <input type="checkbox"/> Latest house lease agreement duly stamped. <input type="checkbox"/> Driving license. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Election ID card. <input type="checkbox"/> Photo credit card (With last 2 months statement). <input type="checkbox"/> Latest copy of LIC Insurance policy or premium Receipt. <input type="checkbox"/> Bank account statement or passbook. (First page & page bearing latest transactions). <input type="checkbox"/> Employer letter certifying current mailing address. (Salary Savings Account). <input type="checkbox"/> Employee ID card (Only for salary account). | <input type="checkbox"/> Passport. <input type="checkbox"/> Latest electricity or telephone bill (Accepted if issue by Govt. or reputed companies). <input type="checkbox"/> Title Deed of the property. <input type="checkbox"/> Latest house lease agreement duly stamped. <input type="checkbox"/> Driving license. <input type="checkbox"/> Aadhaar Card. <input type="checkbox"/> Election ID card. <input type="checkbox"/> Photo credit card (With last 2 months statement). <input type="checkbox"/> Latest copy of LIC Insurance policy or premium Receipt. <input type="checkbox"/> Bank account statement or passbook. (First page & page bearing latest transactions). <input type="checkbox"/> Employer letter certifying current mailing address. (Salary Savings Account). <input type="checkbox"/> Employee ID card (Only for salary account). |
| Signature Proof (Any one document) | <input type="checkbox"/> PAN Card. <input type="checkbox"/> Passport. <input type="checkbox"/> Bankers Verification. <input type="checkbox"/> Photo ID Credit Card. <input type="checkbox"/> Self Signed Cheque. | <input type="checkbox"/> PAN Card. <input type="checkbox"/> Passport. <input type="checkbox"/> Bankers Verification. <input type="checkbox"/> Photo ID Credit Card. <input type="checkbox"/> Self Signed Cheque. | <input type="checkbox"/> PAN Card. <input type="checkbox"/> Passport. <input type="checkbox"/> Bankers Verification. <input type="checkbox"/> Photo ID Credit Card. <input type="checkbox"/> Self Signed Cheque. |
| Income Proof | <input type="checkbox"/> 16/IT returns for last 2 years supported by appointment letter/employed certificate. <input type="checkbox"/> Salary slip for the last 3 months / Salary Certificate (If variable components like Over Time and Incentives are reflected then salary slips for the past 6 months are required). <input type="checkbox"/> Company Profile if it is lesser known organization. | <input type="checkbox"/> Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant. <input type="checkbox"/> Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant. Along with the all schedules). | <input type="checkbox"/> Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant. <input type="checkbox"/> Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant. Along with the all schedules). |
| Banking History | <input type="checkbox"/> Last 6 months Bank statement. | <input type="checkbox"/> Bank Statement for the last 1 year for the Savings Account & Current Account. <input type="checkbox"/> Running CC limit/OD Limit statement for last 6 months. | <input type="checkbox"/> Bank Statement for the last 1 year for the Savings Account & Current Account. <input type="checkbox"/> Running CC limit/OD Limit statement for last 6 months. |
| Business proof | | <input type="checkbox"/> Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration. | |
| Other Mandatory Documents | <input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Loan application form duly filled-in along with photographs. | <input type="checkbox"/> Self-declaration proprietorship (If applicable). <input type="checkbox"/> Partnership Deed. <input type="checkbox"/> MOA, AOA, Certificate of registration, business commencement certification (If applicable). <input type="checkbox"/> Letter of authority to borrow/Board resolution to borrow. (If applicable). <input type="checkbox"/> Copy of Tax Deduction certificate / Form - 16A (if applicable). <input type="checkbox"/> Brief Business Profile on the Letter Head of the firm by the applicant. (State how large is the client in his business in the city, location, infrastructure, Area in sq ft of the business premises, Customer segmentation, brands sold, Average margins, Expansion plans, future prospects etc). <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Loan application form duly filled-in along with photographs. | <input type="checkbox"/> Practice Certificate. <input type="checkbox"/> Salary Certificate (in case of doctors having salaried income). <input type="checkbox"/> Copy of Educational Qualification Certificate. <input type="checkbox"/> Copy of Advance Tax paid / self assessment tax paid Challan. <input type="checkbox"/> Details of Contract (if applicable). <input type="checkbox"/> Copy of Tax Deduction certificate / Form - 16A (if applicable). <input type="checkbox"/> Copy of the Partnership Deed (if Applicable), letter of authority to borrow (If applicable). <input type="checkbox"/> Brief Business Profile on the Letter Head of the firm by the applicant. (State how large is the client in his business in the city, location, infrastructure, Area in sq ft of the business premises, Customer segmentation, brands sold, Average margins, Expansion plans, future prospects etc.). <input type="checkbox"/> Processing fee cheque. <input type="checkbox"/> Educational qualification certificate. <input type="checkbox"/> Loan application form duly filled-in along with photographs. |

All documents mentioned above have to be self attested by the customer as true copy. All the documents have to be verified with the original & certified as verified with original by the IHLL official. In addition to the above, all legal and technical documents pertaining to the property, which is proposed to be mortgaged with the IHLL are also to be submitted. The list of these documents may be obtained from the RAC. The above is only an indicative list and IHLL reserves the right to ask for further documents, if required.