



Dear Customer,
The better
we know you,
the better
we can serve you.

Why?



Ensure your Identity is fully established and to meet with the extant Regulatory Requirements.

Objectives of KYC (Know Your Customer):



- ▶ Enable the company to know/understand customers and their financial dealings better.
- ▶ Enable the Company to have positive identification of its relationship.
- ▶ Prevent loss / theft of customer identity

KYC Documentation



- ▶ Photograph
- ▶ Proof of identity
- ▶ Proof of address
- ▶ Signature verification

Note on KYC Documentation



Please ensure submission of:

- ▶ Application form with all necessary details duly filled with correct data to ensure proper customer profiling.
- ▶ Recent photographs need to be updated every 5 years
- ▶ Proper identity proof.
- ▶ Address proof to be submitted by the customer both at the time of opening of account as well as at the time of change of address.
- ▶ Enabling documents for verification of signature such as: Passport, Driving License, Bankers' verification etc.,
- ▶ Keep the company informed about changes of your profile such as address, employment, Contact details etc. for profile updation.
- ▶ Residential status to be updated at the time of change.

List A – Documents for ISA check



(indicative list)

Documents	Identity Check	Signature Check	Address Check
Passport	Yes	Yes	Yes
PAN Card	Yes	Yes	No
Voter's ID card	Yes	No	Yes
Laminated Driving license (Permanent)	Yes	No	Yes
Defence ID/ Govt. ID	Yes	Yes	No
Aadhar Card (UID)	Yes	No	No

List B – Documents for address check

(indicative list)

Documents	Identity Check	Signature Check	Address Check
Latest existing Bank account statement or Bank passbook where address is mentioned	No	No	Yes
Photo Ration Card	Yes	No	Yes
Latest Credit Card statement	No	No	Yes
Latest Electricity Bill	No	No	Yes
Latest Telephone Bill	No	No	Yes

KYC Documents: Individual Customers

(indicative list)

Features to be verified	Documents (brief list of documents given below... Contact branch for details)
Identity Proof (Legal name and any other names used)	<ul style="list-style-type: none">▶ Passport▶ PAN card▶ Voter's Identity Card▶ Driving licenceetc...
Address Proof (Complete permanent and correspondence address)	<ul style="list-style-type: none">▶ Passport▶ Telephone bill▶ Bank account statement▶ Electricity bill▶ Driving licenceetc...

KYC Documents: Companies

(indicative list)

Type	Documents (brief list of documents given below... Contact branch for details)
Identity Proof (Name of the company)	<ul style="list-style-type: none">▶ Certificate of incorporation and Memorandum & Articles of Association▶ Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account
Address Proof (- Principal place of business - Mailing address of the company - Telephone/Fax Number)	<ul style="list-style-type: none">▶ Copy of PAN allotment letter▶ Copy of the telephone bill

* For other types of entities, please contact branch

Beneficial Owner:

- ▶ The natural person who ultimately owns or controls a client and/or the person on whose behalf the transaction is being conducted, and includes a person who exercises ultimate effective control over a juridical person.

Beneficial owner is defined with the Controlling ownership as below:

Entity Type	Ownership of/entitlement to more than
Company	25 % of shares or capital or profits
Partnership	15% of the capital or profits
Unincorporated Association or Body of Individuals:	15% of the property or capital or profits
Trust	15% or more interest in the trust

- ▶ To identify Beneficial Owner, Entities are required to submit Shareholding Pattern, Partnership Deed, Trust Deed etc. depending on type of Entity.

For detailed information on KYC, please Contact:



- ▶ Your nearest branch
- ▶ Mail us @: customercare@reliancecommercialfinance.com
- ▶ Service Queries: 022 - 3948 4900, 044 - 3078 7400 between 9:30 am - 6:30 pm (Monday to Saturday) (Except Public Holidays)
- ▶ For the benefit and knowledge of Customers, the Company has hosted Fair Practice Code, Grievance Redressal Mechanism, Fees and Charges, Sample Agreement etc. on its website.

Help us to know you better and serve you better

Regulatory Compliance Department,
Corporate Office, Mumbai.