

KYC stands for 'Know Your Customer'. The objective of KYC is to know / understand customers better. It is a regulatory and legal requirement. In terms of the guidelines issued by the National Housing Bank (NHB) on Know Your Customer (KYC) Standards, all HFCs / NBFCs are required to put in place a comprehensive policy framework covering KYC Standards.

Sr. No.	Nature of Depositor	Documents Acceptable as Identity Proof	Documents Acceptable as Address Proof	
1.	Individual	A) Any ONE of the following: <ol style="list-style-type: none"> 1. Passport 2. PAN Card 3. Voter's Identity Card 4. Driving License 5. Photo Debit / Credit Card 6. Any other identity Card to DHFL's Satisfaction 7. UID (Unique Identification) Card issued by the Government of India and B) Passport-size Photograph	Any ONE of the following: <ol style="list-style-type: none"> 1. Latest Telephone Bill (Landline phone / Mobile phone) 2. Latest Electricity / Gas Bill 3. Latest Bank Account Statement 4. Ration Card 5. Letter from any Recognized Public Authority 6. Letter from Employer (Subject to DHFL's Satisfaction) 	
2.	Joint Deposits	Mandate	If no mandate given	KYC Compliance by 1 st depositor as above is sufficient
			Payable to 1 st Depositor alone	KYC Compliance by 1 st depositor as above is sufficient
			Payable to either/anyone /survivor	KYC Compliance by 1 st depositor is sufficient to open a/c and issue FDR, but subsequently obtain KYC document of others
			Payable to all of them equally or in any specific proportion	KYC Compliance by all depositors to be ensured while opening account & issuing FDR.
3.	Non Resident Indian (NRI)	All Documents: <ol style="list-style-type: none"> 1. Copy of passport 2. Copy of Visa 3. PAN card 4. Passport size photograph 	<ol style="list-style-type: none"> 1. Copy of Civil Identity Card issued by the country where he/she is residing. 2. In addition to above any one address proof as required in Sr. No.1 above. 	

4.	Trust / Society / Club	All Documents: <ol style="list-style-type: none"> 1. Copy of Resolution 2. Copy of Trust Deed 3. Copy of Power Of Attorney granted to operate 4. Copy of Operating Instructions 5. Copy of PAN Card of Trust and Any ONE mentioned in Sr. No.1(A) of the Account Operating Trustees	Any ONE of the following: <ol style="list-style-type: none"> 1. Latest Telephone Bill (Landline phone / Mobile phone) 2. Latest Electricity / Gas Bill 3. Latest Bank Account Statement 4. Letter from any Recognized Public Authority towards address proof.
5.	Public / Private Ltd. Companies	<ol style="list-style-type: none"> 1. Copy of Memorandum & Articles Of Association 2. Certificate of Incorporation 3. Copy of Resolution to invest in DHFL's Deposit Scheme 4. List of Directors and Office Bearers 5. Operational Mandate & Specimen Signature of Authorized Persons 6. PAN Card Copy of Company 	Any ONE of the following: <ol style="list-style-type: none"> 1. Latest Telephone Bill (Landline phone / Mobile phone) 2. Latest Electricity / Gas Bill 3. Latest Bank Account Statement 4. Any valid document as Address proof (Subject to DHFL's Satisfaction)
6.	Partnership Firms	<ol style="list-style-type: none"> 1. Declaration of Partnership by Partners 2. Names & Addresses of Partners 3. Operational Mandate & Signatures 4. Pan Card Copy of Partners / Partnership and Any ONE mentioned in Sr. No.1(A) of the Operating Partners	Any ONE of the following: <ol style="list-style-type: none"> 1. Latest Telephone Bill (Landline phone / Mobile phone) 2. Latest Electricity / Gas Bill 3. Latest Bank Account Statement 4. Letter from any Recognized Public Authority 5. Any valid Document of Address Proof (Subject to DHFL's Satisfaction)
7.	Proprietor	<ol style="list-style-type: none"> 1. Name Address & Photograph of Proprietor 2. Pan Card Copy of Proprietor 3. Any ONE mentioned in Sr. No.1(A) of the Proprietor & any Certificate/ License / Registration of the Proprietary Concern 	Any ONE of the document of Proprietor: <ol style="list-style-type: none"> 1. Latest Telephone Bill (Landline phone / Mobile phone) 2. Latest Electricity / Gas Bill 3. Latest Bank Account Statement 4. Ration Card 5. Letter from any Recognized Public Authority 6. Photo Debit / Credit Card 7. Any valid document & address (Subject to DHFL's Satisfaction)