

We, GRFPL being a capable corporate house is resolved to guarantee all Statutory and additionally Regulatory Guidelines. At the instructions of United Nations Organization, India has embraced Prevention of Anti Money laundering Act (PMLA) Act 2002 read with altered Act2009. At the instructions of FIU-India, Nation Housing Bank has been issuing point of interest rules and guideline on KYC-PMLA for consistence by all HFC s to the arrangements of the above Act. In consistence to above, we GRFPL has embraced detail KYC Policy. Adherence to KYC rules is likewise an obligation of all honest nationals of the nation. The fundamental target of 'Know Your Customer (KYC) Guidelines' is for GRFPL to know/comprehend its clients and their monetary dealings and help the organization to deal with its dangers wisely; It is additionally to keep GRFPL from being utilized, purposefully or unexpectedly, by criminal components for illegal tax avoidance/against national exercises.

GRFPL's KYC rules material to our everything clients/customers have the accompanying key components::

- (i) Customer Acceptance Policy;
- (ii) Customer Identification Procedure;
- (iii) KYC-Records Updating Policy

(I) Customer Acceptance Policy/Procedure (CAP):

We guarantee that every one of our clients are KYC consistent. Clients are acknowledged based on submission of specific reports on identity proofs, address evidence and other pertinent data. It is the duty of the client to submit finish and genuine data together with self-validated reports as might be requested by the Company to encourage his stated certification. According to most recent administrative rules on formally substantial reports are acknowledged as KYC evidence. Formally legitimate archive (OVD) is characterized to mean any of the accompanying : passport, the driving permit, the Permanent Account Number (PAN) Card, the Voter's Identity Card issued by Election Commission of India, work card issued by NREGA appropriately marked by an officer of the State Government, the letter issued by the Unique Identification Authority of India containing points of interest of name, address and Aadhaar (Including E-Aadhaar) number or whatever other report which might be determined by Government/Regulator.

(ii) Customer Identification Policy-Procedure;

Customers are required to give following relating records according to his/her profile, callings, capability, nature of residence to encourage Customer Identification process: according to the Customer Acceptance Policy of the Company he/she needs to fulfill the accompanying DOCUMENTATION NORMS of GRFPL

Parameter	Features
Sourcing of customers	<ul style="list-style-type: none"> • Own sourcing team • Branch walk-ins • Canvassing through authorized agencies of

	<p>the company</p> <p>No applications will be engaged with the exception of these channels specified previously. The sourcing channel to follow the surviving FPC's of the organization while campaigning for the credit. Applications should be acknowledged according to Customer Acceptance Policy of the organization.</p>
Application form	<ul style="list-style-type: none"> • Self attestation can be done by any of the applicants including KYCs • Declaration for vernacular signature for not signing in English (if applicable) • Sign on photograph should fall across photo and application form. • Completed application form signed by all applicants.
Adherence to KYC & PMLA guidelines in terms of PMLA Act 2002 and as amended vide PMLA ACT 2009	<p>Norms issued by our regulator (NHB) are to be followed as applicable from time to time. NHB -NHB(ND)/DRS/POL-No-13/2006 dated April 10, 2006 and subsequent circulars issued by NHB. Updated vide NHB/ND/DRS/Pol-No. 33/2010-11 dated October 11, 2010 and subsequent Circular issued from time to time.</p>
Adherence to Fair Practice Code of the company	<p>As adopted by the company & applicable to all authorized persons dealing with customers at various stages.</p>
KYC & PMLA guidelines - Photograph	<p>Self attested (by all applicants)</p>
KYC & PMLA guidelines - Identity proof (any one with photo for individuals).	<p>For Individuals:</p> <ul style="list-style-type: none"> • Pan Card • Passport • Driving License • Aadhaar Card (including E-Aadhaar) • Voters ID Card • Photo Credit Card <p>For Non Individuals:</p> <p>Shops & Establishment Certificate</p> <ul style="list-style-type: none"> • Trade License Certificate • SSI Registration Certificate • Export-Import Code Certificate • Partnership Deed (for firms) / Memorandum of Association (MOA) for companies • Sales Tax/ VAT Registration Certificate • Factory Registration Certificate • Professional qualification Certificate and Degree Certificate for Professionals

Parameters	Features
<p>KYC & PMLA guidelines - Age Proof (any one)</p>	<p>PAN Card Passport Driving License Domicile Certificate Employee ID (only for PSU/Govt. employees) School Leaving certificate (10th) Birth Certificate (Govt agency) Life Insurance Policy</p> <p>If there should arise an occurrence of co-candidate not having substantial age/address evidence, affirmation can be taken in lieu of age/address confirmation (under RCM deviation), gave such co-candidate's pay isn't being considered for advance reason either specifically or in a roundabout way and such co-candidate is being assumed loan just for extra solace. Eg. On the off chance that the co-candidate is an accomplice in the organization, whose business/pay is being considered for loan, at that point such co-candidate's legitimate age/address proof will be required. Same applies where the co-candidate is an investor in the organization whose business/wage is being considered for advance</p>

KYC & PMLA guidelines - Residence Address proof (any one)

For Individuals:

- Passport (expired passport can be taken for address proof subject to positive FCI)
- Driving License
- Voters ID card
- Letter from a recognized public authority or public servant verifying the identity and residence of the customer to our satisfaction.
- Utility bill (any one from latest 3 months from date of application. Can be considered even if >90 days subject to positive FCI and BCM recommendation)
- Rent agreement
- Nationalized Bank's account statement & pass book
- Sale Deed of the property, if owned

For SENP/SEP:

- Utility bill (any one from latest 3 months from date of application)
- Rent agreement
- Copy of Sale deed of property, if any

If there should arise an occurrence of co-candidate not having legitimate age/address confirmation, affirmation can be taken in lieu of age/address verification (under RCM deviation), gave such co-candidates salary isn't being considered for loan reason either specifically or in a roundabout way and such co-candidate is being assumed loan just for extra solace. Eg. On the off chance that the co-candidate is an accomplice in the organization, whose business/salary is being considered for a loan, at that point such co-candidates substantial age/address confirmation will be required. Same applies where the co-candidate is an investor in the organization whose business/pay is being considered for loan.

In case we are getting an address proof (according to KYC standards) of the candidate and the association with co candidate is affirmed by any genuine report as identification/apportion card/voter card/marriage certificate and so forth and is likewise affirmed by FCI, we don't require a different address confirmation of co candidate, on the off chance that he/she is inhabiting same address and pay is not considered.

- A.) where living arrangement address evidence not as depicted in strategy report, deviation

to be at BCM level s.t

- home address of representative ensured by business on organization letterhead
- +ve FCI of home

In the event that living arrangement/office address evidence is somewhat not quite the same as the application frame subtle elements (e.g.milestone, Sy. No. and so on) can be acknowledged given house number, road address, area is matching.

<p>KYC & PMLA guidelines - Constitution documents (as applicable)</p>	<p>Pvt Ltd Company/closely Held Public Ltd Company:</p> <p>Certificate of Incorporation MOA & AOA of the company Annual return filed with ROC List of Directors & Shareholding pattern duly certified by CA</p> <p>Partnership firm/ Proprietorship firm:</p> <p>Partnership Deed- certified by all partners that it is the latest deed as on date. Dissolution Deed- certified by current partners that it is the latest deed as on date License issued by the Registering authority like Certificate of Practice issued by ICAI, ICWAI, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, etc.</p>
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<p>Parameter</p>	<p>Features</p>
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<p>Income Documents</p>	<p>Salaried:</p> <table border="1" data-bbox="870 1203 1511 1675"> <tr> <td data-bbox="870 1203 1511 1241"> <p>Latest year Form 16</p> </td> </tr> <tr> <td data-bbox="870 1241 1511 1278"> <p>Latest year ITR with Computation</p> </td> </tr> <tr> <td data-bbox="870 1278 1511 1350"> <p>Min 2 latest salary slips (min 6 pay-slips ONLY in case variable monthly income to be considered)</p> </td> </tr> <tr> <td data-bbox="870 1350 1511 1457"> <p>Salary certificate/latest increment letter/offer letter where other income of CTC to be considered- IF APPLICABLE</p> </td> </tr> <tr> <td data-bbox="870 1457 1511 1528"> <p>Min last 5 mths bank statement with min 4 salary credits</p> </td> </tr> <tr> <td data-bbox="870 1528 1511 1638"> <p>Min last 5 mths bank statement of any other a/c from where any other loan is being serviced OR where rent is being credited</p> </td> </tr> <tr> <td data-bbox="870 1638 1511 1675"> <p>Pension Certificate, if applicable</p> </td> </tr> </table>	<p>Latest year Form 16</p>	<p>Latest year ITR with Computation</p>	<p>Min 2 latest salary slips (min 6 pay-slips ONLY in case variable monthly income to be considered)</p>	<p>Salary certificate/latest increment letter/offer letter where other income of CTC to be considered- IF APPLICABLE</p>	<p>Min last 5 mths bank statement with min 4 salary credits</p>	<p>Min last 5 mths bank statement of any other a/c from where any other loan is being serviced OR where rent is being credited</p>	<p>Pension Certificate, if applicable</p>
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	<p>SENP/SEP:</p> <ul style="list-style-type: none"> • Latest two ITRs and Audited Financials both personal and business along with computation of income (E.g. in FY 2007-08,
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	<p>ITR of FY 2004-05 and FY 2005-06 to be taken for all applications received up to 31st Oct 2007 , post 31st Oct 2007, the ITRs & Financials of FY 2006-07 would be required. If the FY 2006-07 financials are not available, CA certified Provisional Financials to be collected.)</p> <ul style="list-style-type: none"> • 3 years audited financials required for proposals greater than Rs 200 lacs. • Advance Tax Challans/VAT returns if available.
<p>Additional Documentation for Contractual Income guideline only</p>	<ul style="list-style-type: none"> • Copy of the Contract Order • Form 16 A • Certificate of classification of the Contract
<p>Bank Statement</p>	<p>Salaried :</p> <ul style="list-style-type: none"> • Bank statement required for 6 months with min 5 salary credits. • Required from salary a/c (for cheque salary) or from operating a/c (for cash salary) • Photocopy of front page mentioning name of account holders, account no, bank name, if not computerized • Bank statement required till 1 month prior to log-in • If any OD/CC/TL/mortgage backed loan is availed/ serviced, we need to document the sanction letter containing property mortgaged in that institution. <p>SENP/ SEP ::</p> <ul style="list-style-type: none"> • Photocopies of updated bank statements for the last 6 months - from current a/c of the firm / company • Photocopies of updated bank statements for

	<p>the last 6 months- from the current a/c and savings a/c of the individual applicants and co-applicant.</p> <ul style="list-style-type: none"> • If any OD/CC/TL/mortgage backed loan is availed/ serviced, we need to document the sanction letter containing property mortgaged in that institution.
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Parameters	Features
Processing Fee payment	<ul style="list-style-type: none"> • Customer is required to pay a Minimum Processing Fee (notified from time to time) at the time of application which is Non-Refundable • The Total Processing Fee payable less the initial fee paid by customer is deducted at the time of disbursement by Operations Dept from the disbursal amount & accounted for. • Processing fee cheque is to be from Salary A/c or Operating a/c of business.
Self attestation & OSV	<ul style="list-style-type: none"> • All KYC documents, Application form, Income documents, Bank statements (First and last page) & Property documents should be self attested. These copies must be verified by the concerned officer with the originals by OSV (Original Seen & Verified). While verifying the documents the concerned employee should put his Signature with Name, Designation & Employee Code on such document. • In case of MNC companies the soft copy of salary slip along with mail from official ID of the company would be accepted. Self attestation not required on hard copy for such cases.
Signature Verification	<ul style="list-style-type: none"> • Signature Verification is mandatory for all applicants or signatories on behalf of applicants like Partnership firm/Pvt Ltd companies • PF cheque clearance is to be treated as

	<p>positive Signature Verification. Applicant who has given PF cheque need not submit Signature verification proof separately.</p> <ul style="list-style-type: none"> • For applicants who have not issued PF cheque, any one of the following to be considered for signature verification: <ul style="list-style-type: none"> ○ Banker’s sign. Verification ○ Passport copy ○ Driving license with photograph & signature.
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iii) KYC- Records Updating Policy

In terms NHB instruction circular vide no:- NHB/ND/DRS/Pol-No. 33/2010--11, dated October 11, 2010, it is the responsibility of all customer to comply with KYC guidelines on regular basis continuously.

We approach our clients for intermittent updating of his client recognizable proof information/records (including photo/s) after the record is opened. Going ahead, clients are required to submit updated KYC documents, address confirmation and so on at regular intervals interims. Plus, GRFPL may request submission of extra data/records anytime to check data submitted by the customer or obtained by the Company from any source or extra data accumulated from the correspondences with the clients. For existing clients of the organization, it is their obligation to update his address quickly in case of change of recorded address, email id/telephone number and so forth.