

List of Documents needed for KYC compliance

National Housing Bank (NHB) had introduced Know Your Customer (KYC) Guidelines for Housing Finance Companies. We request you to co-operate with us in complying with these guidelines.

Photo ID Proof (Any one required)	Residence Proof (Any one required)
Pan Card	Passport
Aadhar Card	Aadhar Card
Voter ID Card	Voter ID Card
Passport	Gas Bill (Latest)
Driving License	Electricity Bill (Latest)
	Ration Card
	Letter for Employer

List of Documents

Salaried individuals	Self – Employed Businessmen	Self – Employed Professional
KYC Documents	KYC Documents	KYC Documents
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)	Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant	Copy of last 3 years Income Tax Returns of the applicant along with computation of income duly attested by a Chartered Accountant
	Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant	Copy of last 3 Years Balance Sheet and Profit & Loss Account of the firm duly attested by a Chartered Accountant
	Brief Business Profile on the Letter Head of the firm by the applicant including front page	Brief Business Profile on the Letter Head of the firm by the applicant including front page
Age Proof	Age Proof	Age Proof
Copy of all bank passbooks/bank statements of last one year including front page	Bank Statement for the last 1 year for the Savings A/c & Current A/c	Bank Statement for the last 1 year for the Savings A/c & Current A/c

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Company profile if it is a lesser known organization including front page	Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration	Copy of either Shop & Establishment License / VAT Registration or any other mandatory license / registration
	Copy of the Partnership Deed (if Applicable)	Copy of the Partnership Deed (if Applicable)
	Copy of Tax Deduction certificate / Form - 16A (if applicable)	Copy of Tax Deduction certificate / Form - 16A (if applicable)
	Details of Contract (if applicable)	Details of Contract (if applicable)
	Copy of Advance Tax paid / self-assessment tax paid Challan	Copy of Advance Tax paid / self-assessment tax paid Challan
		Copy Educational Qualification Certificate
		Copy Professional Practice Certificate
		Salary Certificate (in case of doctors having salaried income)

Note: Original documents are required for verification purpose only.



The provisions for regulation of the HFCs as provided under the NHB Act, 1987.

In order to have all current instructions on the subject at one place, the National Housing Bank has updated the circulars. The instructions related to the captioned subject contained in various circulars issued by NHB have been updated as on June 30, 2016 and are reproduced below. The updated circular has also been placed on the NHB website: www.nhb.org.in