

## **KYC Policy of Pradakshana**

The board has approved the following KYC policy for registers prospective borrowers for the company. The objective of KYC/AML/CFT guidelines is to prevent Pradakshana from being used, intentionally or unintentionally, by criminal elements for money laundering or terrorist financing activities. Our KYC procedures also enable us to know/understand our customers and their financial dealings better and manage our risks prudently.

Board has approved the following documents for the purpose of KYC and staffs are required to verify the original document with the copy given to us and confirm the same by stamping OSV (Original Seen and Verified) of all the following documents.

### **KYC and Other documents (Client and Co-Obligant):**

1. 2 latest pass port size photographs
2. Latest Credit Bureau Report
3. Any two ID proofs like Aadhar Card, Election card, Ration card, Passport, PAN card, Driving License etc., however in case of Aadhar a consent letter along with confirmation stating that he/she does not have any other KYC document to avail loan from us.
4. Consent letter to generate the Credit Bureau from the applicant and co-obligant and also consent form if they are giving Aadhar as a KYC For Credit bureau report, Pan card or Voter card is a mandatory
5. Residence Proof e.g. Aadhar Card, Election card, Ration card, Passport, House tax receipt, Electricity bill, Telephone Bill, Gas Bill and Rent/Lease Agreement
6. Last 6 months bank statement
7. Business license copy\* (wherever required)
8. Stock statement\* (wherever required)