

## **N.B.I. Industrial Finance Company Limited**

### **Approval of KYC Norms:**

The Board approved the following documents inter alia to form the KYC norms / requirements for the Company's Loans, Advances etc.

- (a) Incorporation / constitution documents
- (b) PAN Card / Aadhar Card in case of individual borrowers.
- (c) Address Proof of the borrower
- (d) Bank Account reference
- (e) Banker's report on credit worthiness.
- (f) CIBIL report or any other similar report , if available
- (g) Latest Financials
- (h) Details of ownership of the entity with KYC of the owners

### **Approval of Fair Practice Code:**

The Board laid down that the Company will always attempt and strive to be fair in its dealings with the stake-holders, employees and outsiders and will try to avoid any practice aimed at witch- hunting, unfair practices or one sidedness in its approach. All aggrieved persons / parties will have unrestricted access / approach to the Company or its Board.