

Date: [•]/[•]/2025

To,
Pegasus Assets Reconstruction Private Limited
55-56, 5th Floor, Free Press House,
Nariman Point,
Mumbai – 400 020

Dear Sir,

Sub: Request for KYC Document Submission and Verification

The debts pertaining to my/our loans availed from _____ (mention name of seller bank / FI) were acquired by Pegasus Assets Reconstruction Private Limited (acting in its capacity as trustee of _____ (mention name of the trust) ("Pegasus") as part of the asset reconstruction or resolution process, under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

I/we are yet to submit our KYC Documents to Pegasus, and I/we understand that Pegasus is required to conduct a thorough KYC identification and verification process as per the requirements specified by the Reserve Bank of India ("RBI") under the Prevention of Money Laundering Act, 2002 ("PML Act").

In view of the above:

1. I voluntarily opt to promptly share my KYC Identifier details with Pegasus as part of the customer due diligence ("CDD") procedure under the RBI guidelines, and provide my explicit consent to Pegasus to download and collect the necessary information from the Central KYC Records Registry; OR
2. I voluntarily opt for Aadhaar based KYC due diligence, or e-KYC or offline verification, and submit to Pegasus my Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information; OR
3. I voluntarily opt to provide my consent and furnish my Officially Valid Document ("OVD"), more specifically, my passport, driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address; and where the OVD furnished by me does not have the updated address, the documents or the equivalent e-documents shall be OVDs for a limited purpose: (i) utility bill not older than two months; or (ii) property or municipal tax receipt; or (iii) applicable pension or family pension payment orders issued by government or public sector undertaking (PSU); (iv) letter of allotment of accommodation issued by government, regulatory bodies, PSUs, scheduled commercial banks financial institutions and listed companies or leave and licence agreements with such employers allotting official accommodation.

4. I am informed by Pegasus and understand that:
 - a. submission of Aadhaar is not mandatory, and there are alternative options for KYC due diligence and establishing identity including by way of physical KYC with OVD other than Aadhaar and all these options were given to me;
 - b. where the Permanent Account Number ("PAN") is obtained, Pegasus will verify the PAN using the verification facility of the Income Tax Department;
 - c. where details of Goods and Services Tax ("GST") are available, Pegasus will verify the GST number using the search/verification facility of the Central Board of Indirect Taxes ;
 - d. for e-KYC/authentication/online verification, Pegasus will share Aadhaar number with Central Identities Data Repository (CIDR) UIDAI, and CIDR/UIDAI will share with Pegasus, authentication data, Aadhaar data, demographic details, registered mobile number, identity information, which shall be used for the informed purposes mentioned in point no. 5 below.

5. I authorise and give my consent to Pegasus (and its service providers), for following informed purposes:
 - a. periodically updating the information submitted to ensure that documents, data or information collected under the CDD process is kept up-to-date and relevant by undertaking reviews of existing records at periodicity prescribed by the RBI;
 - b. KYC and periodic KYC process as per the Prevention of Money Laundering Act, 2002, and rules there under and RBI guidelines, or for establishing my identity, carrying out my identification, online verification or e-KYC or yes/no authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all relationship of/through Pegasus, existing and future;
 - c. collecting, sharing, storing, preserving information, maintaining records and using the information and authentication/verification/identification records: (i) for the informed purposes above, (ii) as well as for regulatory and legal reporting and filings and/or (iii) where required under applicable law.
 - d. producing records and logs of the consent, information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration.

6. I / We understand that the Aadhaar number will not be stored/ shared except as per law and regulations. I / We will not hold Pegasus or its officials responsible in the event this document submitted by me / us is not found to be in order or in case of any incorrect information provided by me / us.

7. In case of offline KYC, I hereby confirm that I have downloaded the e-Aadhaar myself using the OTP received on my Aadhaar registered mobile number.

8. The above consent and purpose of collecting information has been explained to me in my local language.

9. I declare that the information provided above with respect to my account is upto date and correct.

Further regarding any link with any Political Exposed person? – Yes / No

Date of birth: _____

Nationality: _____

	No.	Document
PAN card		PAN card
Address proof		
Identity proof		

PAN linked to Aadhaar: Yes/No

Signature: _____

Name: _____

Address: _____

Pin code: _____

Mobile No.: _____

Email. Id.: _____

Officially Valid Document (OVD) for various categories of Persons

PAN Card or its equivalent as per the Income Tax Rules, 1962 would be a mandatory document for all categories of persons.

Further, the following documents to be obtained for various categories of persons

Sr. No.	Category of Person	OVD
1.	Resident Individual	<p>Mandatory Document - PAN or the Equivalent e-document thereof/Form 60</p> <p>And Copy of any one of the OVD or Equivalent E-document:</p> <ul style="list-style-type: none"> • Passport (Not Expired) • Voter's Identity Card issued by Election Commission • Driving License (Not Expired) • Job Card issued by NREGA duly signed by an officer of the State Govt. • Letter issued by the National Population Register containing details of name and address. • The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number or Aadhaar Card or Proof of Possession of Aadhaar. <p>Where the OVD or Equivalent e-document furnished by the customer does not have updated address, the following additional documents shall be deemed to be OVD's or Equivalent e-document for the limited purpose of proof of address:</p> <ul style="list-style-type: none"> • Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); • Property or Municipal Tax receipt; • Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; • Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation
2.	Sole Proprietorship firm	<p>One OVD containing details of identity and address of the individual (proprietor) in addition, any two of the following documents in the name of the proprietary concern:</p> <ol style="list-style-type: none"> i. Registration certificate (in the case of a registered concern); ii. Certificate/ license issued by the Municipal authorities under Shop & Establishment Act; iii. Sales and income tax returns. iv. CST / VAT / GST certificate (provisional/final) as

Sr. No.	Category of Person	OVD
		<p>applicable;</p> <ul style="list-style-type: none"> v. Certificate/registration document issued by Sales Tax/Service Tax/ Professional Tax authorities vi. IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT or Licence/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute vii. Complete Income Tax return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax Authorities; viii. Utility bills such as electricity /water / landline telephone bills, etc.
3.	Partnership firm	<p>The certified copies of each of the following documents or the equivalent e-documents:</p> <ul style="list-style-type: none"> i. Registration certificate; ii. Partnership deed; iii. Names of all the partners iv. Address of the registered office and principal place of business v. Documents, as specified in RBI KYC Direction, relating to beneficial owner, managers, officers, or employees, as the case may be, holding an attorney to transact on its behalf.
4.	Trust	<p>The certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained:</p> <ul style="list-style-type: none"> i. Registration certificate; ii. Trust deed; iii. Names of beneficiaries, trustees, settlor and authors of the trust; iv. Address of registered office of the trust; and v. KYC documents for individuals who are discharging roles as trustees. <p>Documents, as specified in RBI KYC Direction, relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.</p>
5.	Unincorporated association or a body of individuals	<p>The certified copies of each of the following documents or the equivalent e-documents thereof shall be obtained:</p> <ul style="list-style-type: none"> i. Resolution of the managing body of such association or body of individuals ii. Permanent Account Number or Form No. 60 of the unincorporated association or a body of individuals iii. Power of attorney granted to transact on its behalf

Sr. No.	Category of Person	OVD
		iv. Documents, as specified in RBI KYC Direction, relating to beneficial owner, managers, officers, or employees, as the case may be, holding an attorney to transact on its behalf.
6.	Juridical persons	<ul style="list-style-type: none"> i. Document showing name of the person authorised to act on behalf of the entity; ii. Documents, as specified in RBI KYC Direction of the person holding an attorney to transact on its behalf and iii. Such documents as may be required by PEGASUS ARC to establish the legal existence of such an entity/juridical person.
7.	Company	<p>Each of the following documents or the equivalent e-documents thereof shall be obtained:</p> <ul style="list-style-type: none"> i. Certificate of incorporation; ii. Memorandum and Articles of Association; iii. Permanent Account Number of the company; iv. A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf; v. Names of persons holding senior management position; vi. Address of registered office and principal place of business; vii. Documents, as specified in RBI KYC Direction, relating to beneficial owner, the managers, officers or employees, as the case may be, holding an attorney to transact on the company's behalf.
8.	Limited Liability Partnership (LLP)	<p>Each of the following documents or the equivalent e-documents thereof shall be obtained:</p> <ul style="list-style-type: none"> i. Entity proof and address proof of LLP; ii. copy of joint venture agreement; iii. project/contract award letter; iv. PAN card of the joint venture; and v. Latest board resolution