



SMFG
IndiaCredit
Pragati Ki Nayi Pehchaan

SMFG INDIA CREDIT CO. LTD.

Deemed OVD for Address Proof



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Applicants are required to submit address proof (such as Passport, Aadhaar Card, Voter ID, driving licence, etc) which reflects their current address. Their originals or Officially Valid Documents (OVDs) must be displayed for verification purposes. If the OVDs available with the customer does not reflect the current address, any one of the documents mentioned below (or their digital versions) will be considered valid OVDs for the express purpose of address validation.

- Utility bill from any service provider (electricity, piped gas, telephone, post-paid mobile, or water) not older than 2 months
- Latest Property tax or Municipal tax receipt
- Pension or family pension payment order (PPO) issued by a Government Department/PSU to retired employees, provided it contains address details
- Letter of allotment of official accommodation from the employer issued by Central/State Government Departments, PSUs, statutory or regulatory bodies, scheduled commercial banks, financial institutions, or listed companies. A leave and licence agreement from such an employer allotting official accommodation is also acceptable.

Applicants must provide Officially Valid Documents (OVDs) with the current address within three months if only the above-mentioned documents were initially submitted as address proof.