

Address*

City / Town / Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

No of yrs at above address no of years at current city Residence type Owned Rented Others (Pls Specify)

Correspondence / Local address details

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

City / Town / Village

District Pin / Post Code State / U.T Code ISO 3166 Country Code

Address in the Jurisdiction Details where Applicant is Resident Outside India for Tax Purposes

Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details

City / Town / Village

District Pin / Post Code State / U.T Code ISO 3166 Country Code

Work Details

Occupation Salaried Self Employed Professional (Pls Specify) Date of Joining/Incorporation

Company/Business Name

Level Senior Management Middle Management Junior Management Owner Others (Pls Specify)

Company/Business Type Public Sector Central Government State Government Public Limited Pvt Ltd Partnership Proprietorship

Designation Industry Type No. of yrs at current job/business

Date of Incorporation Date of Commencement of Business

Place of Incorporation Country of Incorporation

Country of Residence as per Tax laws

Identification Type Tax Identification Number (TIN)

TIN Issuing Country PAN

Office Address

Landmark City PIN

Landline Mobile Email

Preferred Mailing Address Current Office Permanent (Pls specify the reason for this selection)

Detail of Related Person (In case of additional related persons, please fill 'Annexure B1')

Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available)

Related Person Type Guardian of Minor Assignee Authorized Representative

Name Prefix First Name Middle Name Last Name

Proof of Identity (PoI) of Related Person

PAN No. Aadhar No.

Voters ID

Passport No. if passport, passport expiry date

Driving License if DL, DL expiry date

NREGA Job Card Others (Pls Specify)

(any document notified by the central government)

Simplified Measures Account - Document Type code Identification Number

Remarks (If any)

Entity Details

Applicant Co-Applicant Guarantor

Company/Business Type Partnership Proprietorship Others

Name of the Company/Business

Date of Incorporation Date of Commencement of Business

Place of Incorporation Country of Incorporation Country of Residence as per Tax laws

Identification Type Tax Identification Number (TIN)

PAN

Number of controlling person(s) resident outside India for tax purposes
 (Please provide details of each Controlling Person resident outside India for Tax purposes separately in 'Annexure C1')

Nature of Business Manufacturing Service Trading Other (Pls Specify) Sector

Industry Type ID Document Type ID No.

GST Applicable Not Applicable Exempted GSTIN / UIN

GST Exemption Notification No.

Proof of Identity (PoI)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

Certificate of Incorporation / Formation Registration Certificate

Resolution of Board / Managing Committee Memorandum and Article of Association / Partnership Deed / Trust Deed

Officially valid document(s) in respect of person authorised to transact

Current / Permanent / Overseas Address Details

Address Type Residential / Business Residential Business Registered Office Unspecified

Proof of Address Certificate of Incorporation / Formation Registration Certificate

Address

City / Town / Village

District Pin / Post Code State / U.T Code ISO 3166 Country Code

No of yrs at above address no of years at current city Residence type Owned Rented Others (Pls Specify)

Correspondence / Local Address Details

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Address Type Residential / Business Residential Business Registered Office Unspecified

Proof of Address Certificate of Incorporation / Formation Registration Certificate

Address

City / Town / Village

District Pin / Post Code State / U.T Code ISO 3166 Country Code

Address In The Jurisdiction Where Entity Is Resident Outside India For Tax Purposes

Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details

Address Type Residential / Business Residential Business Registered Office Unspecified

Proof of Address Certificate of Incorporation / Formation Registration Certificate

Address

City / Town / Village

District Pin / Post Code State / U.T Code ISO 3166 Country Code

Preferred Mailing Address Current Office Permanent (Pls specify the reason for this selection)

Contact person details for Operational/Financial Coordination

Name

Designation

Tel. (Off) Tel. (Res)

FAX Mobile

Email ID

Detail of Related Person (In case of additional related persons, please fill 'Annexure B1')

Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available)

Related Person Type Director Promoter Karta Trustee Partner
 Authorised Signatory Court Appointed Official Beneficiary

Personal Details

Name Prefix First Name Middle Name Last Name
 Father's / Spouse Name
 Mother's Name
 Date of Birth Gender Male Female Transgender Marital Status Married Single Others
 Citizenship Indian Others (Pls Specify)
 Residential Status Resident Individual Non Resident Indian Foreign National Person of Indian Origin
 Occupation Type Service (Private Sector Public Sector Government Sector)
 Others (Professional Self Employed Retired Housewife Student)
 Business Not Categorised

TICK IF APPLICABLE RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA

ADDITIONAL DETAILS REQUIRED*

Country of Jurisdiction of Residence
 Tax Identification Number or equivalent (If issued by jurisdiction)
 Place / City of Birth* ISO 3166 Country Code of Birth

Property Details

Type of Property Residential Commercial Mixed Industrial Property Usage Residential Commercial Mixed Industrial
 Property Address Flat No./House No. Building Name Plot No.
 Address Line 1
 Address Line 2
 Street Name Landmark
 Taluka/Tehsil Village/City District
 Pin Code Usage Self Occupied To-Let/Investment If Property Purchase Under Construction Ready Possession
 Property Age _____ Applicable Market Rate _____ Property Value _____ Area (Sq.Ft) _____ Land Area _____ Constructed Area _____
 Current Owner Name
(Builder Name in case it is a builder purchase)

Proof of Identity (PoI)

PAN No. Aadhar No.
 Voters ID
 Passport No. if passport, passport expiry date
 Driving License if DL, DL expiry date
 NREGA Job Card Others (Pls Specify)
(any document notified by the central government)
 Simplified Measures Account - Document Type code Identification Number

Proof of Address (PoA)

Address Type Residential / Business Residential Business Registered Office Unspecified
 Proof of Address Passport Driving Licence UID (Aadhaar) Voter Identity Card NREGA Job Card
 Others (Pls Specify) Simplified Measures Account - Document Type code

Address

 City / Town / Village
 District Pin / Post Code State / U.T Code ISO 3166 Country Code

Proprietorship Firm	Name	DOB	Nationality	Residential Address	If Minor Provide Name & Contact No. of Guardian	
Proprietor						
GPOA Holder						
Others	Name	DOB	Nationality	Residential Address	Share Holding %	If Minor Provide Name & Contact No. of Guardian
Partner/Director/Shareholder Details						
Partner/Director/Shareholder Details						

Partner/Director/Shareholder Details						
Partner/Director/Shareholder Details						
Partner/Director/Shareholder Details						

In case the number of shareholder's holding more than 20% Share capital or number of partners exceeds the above provided space then please provide details in a separate sheet.

Existing Loans

Loan/Facility	Financer's Name	Account No.	Loan Amount	Tenure Months	EMI/Interest	Commencement Date	Current Outstanding

Bank Details

Sr. No.	Name of Account Holder	Name of Bank	Branch	Current/Savings/OD (If OD Please Specify Limit)	Account No.	Banking Since
1.						
2.						
3.						
4.						

Processing fees

Instrument Type Cheque DD Instrument Date

Instrument No

Amount (In ₹)

Bank Name

Reference 1

Name

Relationship

Address

Landmark City

State PIN

No of yrs at above address No of yrs at current City

Residence Type Owned Rented Others (Pls Specify)

Landline

Mobile

Email

Reference 2

Name

Relationship

Address

Landmark City

State PIN

No of yrs at above address No of yrs at current City

Residence Type Owned Rented Others (Pls Specify)

Landline

Mobile

Email

Rate of Interest

The rate of interest applicable for floating rate lending products is determined with reference to the ABFL Long Term Reference Rate (i.e. ABFL LTRR) and customer margin communicated in the sanction Letter at the time of origination and thereafter.

The LTRR may change from time to time and any revision in this rate will have an impact on the interest rate. Any change in rate of interest can impact Equated Installments or Tenure or both.

Customer would be required to service the loan monthly at the rate set out in the Loan agreement.

Fees and Charges

- Please refer to the Schedule of charges for the latest fees and charges updated on our website <http://adityabirlafinance.com>. Customer can also make enquiries at any branch of Aditya Birla Finance (ABFL) or with ABFL's Customer service.
- Any fees and charges mentioned in the Sanction Letter are the rates applicable on the date of issue of the Sanction Letter and are subject to change from time to time.
- Any government tax as applicable on the fees and charges shall be payable by the Borrower.

Liability of Borrower

Where the Loan is provided to more than one Borrower, then the liability of the Borrower to repay the Loan together with interest and all other amounts and to observe the terms and conditions of the Agreement/ and any other agreement(s), document(s) made between the Borrower and ABFL in respect of the Loan will be joint and several.

Security

- The loan will be secured by Equitable/Registered mortgage/extension of mortgage of land and building/flat for which the loan is to be sanctioned.
- ABFL shall have the right to decide, in its sole discretion, the type, manner and the timing of creation of mortgage or any other security; and/or any additional security to be created by the Borrower for securing the Loan and all other amounts due to ABFL. The Borrower is bound to create such security and shall duly execute documents evidencing the same as may be required by ABFL.
- Loan which is being offered is based on the understanding, that the property is located in India and within ABFL's approved city limits. Even if the property is within the specified limits, ABFL may refuse to disburse the loan if the property does not meet ABFL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- Borrower shall procure prior written consent of ABFL before renting out the mortgaged property/ies or any part thereof or before making any structural alterations in the mortgaged property/ies.

Conditions for Disbursement of Loan

ABFL shall be entitled to revoke the sanction of the facility/ies, inter alia, in any of the following circumstances:

- Assessment / verification checks not satisfactory to ABFL
- Legal verification/ technical valuation of the underlying asset is not satisfactory to ABFL
- There is any material change in the purpose(s) for which the facility is being sanctioned
- In the sole judgement of ABFL, any material fact has been concealed and/or ABFL becomes subsequently aware of during the tenor of the loan.
- Accepted copy of the Sanction Letter not received within the specified period
- Any statement/ information made by or on your behalf is misleading, unsatisfactory or is incorrect
- There is a default or breach or violation of any condition of this or any other facility offered/availed by you from ABFL
- Loan Agreement/ any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by ABFL in connection with the Facility/ies.

Provided further that notwithstanding anything to the contrary contained in the Sanction Letter and Loan agreement, ABFL may at its sole and absolute discretion at any time, terminate, cancel or withdraw the Facility or any part thereof (even if no / partial disbursement is made) without any liability and without any obligations to give any reason whatsoever, whereupon all principal monies, interest thereon and all other costs, charges,

Repayment

"EI" or "Equated Instalments" shall mean the amount payable by the Borrower(s) at such period of rests as provided for in the Sanction Letter, to ABFL comprising of Interest, or as the case may be, principal and Interest calculated on the basis of such period of rests at the Interest Rate applicable as stated in the Sanction Letter or loan agreement and is rounded off to the next rupee.

Default

- If you do not pay or are late in paying any EI, ABFL will report the non payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other Lenders. To avoid any adverse credit history with credit bureaus, customers should ensure that timely payment of the amount due on the loan amount is duly made.
- If an "Event of default" (as defined under the Loan Agreement) happens, you will be asked to pay penal interest or such other rate of interest as decided by ABFL. For Default interest rate / charges for non conformance, Please refer to Schedule of Charges for more details.

Prepayment and Foreclosure

- No Prepayment or Pre-closure allowed in first 12 months from the date of disbursement of loan.
- In the event of sale of security, Loan needs to be pre-closed with all dues and charges. Alternatively property can be swapped as acceptable to ABFL with applicable charges.
- The customer can prepay/foreclose the loan by giving a notice in writing and pay in accordance with the prepayment / foreclosure rules of ABFL, along with prepayment/foreclosure charges if any (Please refer to Schedule of Charges for more details).
- The original documents of the customer submitted to ABFL, would be returned within 15 days of satisfactorily closing the loan, as per the conditions of the loan agreement signed by the customer.

Customer Service

- For any service related issue, Customer can get in touch with ABFL by:
- Calling ABFL Customer Service Desk on the numbers provided on our website
 - Placing a request online by logging onto www.adityabirlafinance.com
 - Contacting the Relationship Manager (RM) at any of our branches

Insurance declaration

I/We hereby declare that I/We would like to opt for insurance plan offered by insurance company in association with ABFL. I/We have carefully read and understood the contents of the brochure. I/We have understood that the Loan/Facility amount sanctioned by ABFL is unconditional to my/our opting for the Insurance & undertake to pay the requisite premium at the time of disbursement of the loan. I confirm that I am voluntarily participating in this program and am aware that the loan is available without the insurance as well.

Declaration

1. I/We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. 2. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/ or any criminal proceedings have been initiated and /or are pending against me/ us and that I/We have never been adjudicated insolvent by any court or other authority. 3. No action nor other steps have been taken or legal proceedings started by or against me/us in any court or law/other authorities for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my /our assets. 4. I/We declare that I/We have not made any payments in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application. I/we shall not hold Aditya Birla Finance Limited. (hereinafter referred to "ABFL") liable for any such payments made by us to the executive collecting this application. 5. I/We understand and acknowledge that ABFL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject our application and ABFL shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me /us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reasons of such rejection, or any delay in notifying me/us of such rejection, of our application. 6. I/We understand and am/are aware that the processing fees collected from me/us by ABFL, is for the purpose of ABFL reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether ABFL sanctions this loan application of mine or not. 7. I/We confirm that I /we shall not use the products or the credit /loan facility(s) (or any part thereof) for any improper/illegal or unlawful purpose/ activities. 8. I/We shall inform to ABFL regarding any changes in my /our address(es) or my employment or profession. 9. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned /required to be done for this. 10. I/We confirm that I/we shall cooperate with ABFL and furnish additional documents and/or shall execute such other documents, if necessary to enable ABFL to abide by/comply with all other existing /further directives of the statutory /regulatory authorities/any other authority acting under any Law. 11. I/We hereby give consent to the ABFL or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorize the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. 12. I/We Agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the abovementioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the ABFL. 13. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. 14. I/We hereby provide our consent to ABFL to obtain the Applicant(s) information from Credit Information Company and/or information utility and/or such institution set up under the provisions of law from time to time, as and when required.

IMPORTANT NOTE

- That the receipt of your application form for the loan does not imply automatic approval of your loan by ABFL. ABFL may request for additional documents other than those in connections with the application. I/We confirm that executive who collected my /our applications/ documents has informed me/us and I/we am/are fully aware: 1. That government tax as may be applicable from time to time will be charged in connection with the Loan. 2. That ABFL will not be liable for loss or delay in receipt of the documents. 3. That incomplete/defective applications will not be processed and ABFL shall not be responsible for any manner for the resulting delay or otherwise. 4. That the applications forms, documents/ photographs will not be returned under any circumstances once submitted to ABFL. 5. That approval for the applications is the sole discretion of ABFL. 6. That the quantum of the loan will be finally decided by ABFL and ABFL has not made any commitment to me/us regarding the same. 7. That equated installments (EMI) will be due on 1st / 5th of every month (strike out which is not applicable)
- The Most Important Terms and Conditions mentioned above are an indicative list of terms and conditions of our loan products. These Terms and Conditions are further described in our loan agreement under relevant sections / schedules and therefore should be read in conjunction with those mentioned in the loan agreement.

Applicant's Signature

Co-Applicant's Signature

Place _____

Date _____

Common Document Checklist - All the submitted documents to be self-attested by the customer

<ul style="list-style-type: none"> ■ Dully Filled and signed Application Form (with cross signed photographs of App/Co-App/Guarantor) ■ KYC Documents of all parties to the loan ○ Identity Proof _____ (Specify) ○ Signature Proof _____ (Specify) ○ Proof of Residence _____ (Specify) ○ Proof of Office _____ (Specify) ○ Proof of Qualification _____ (Specify) ■ Non-Refundable Fee Cheque ■ Photocopy of Property Papers (where Property is Identified) ■ Details of Limits and Loans availed ■ Copy of PAN Card ■ Repayment Track Record (if applicable) ■ Bank Verification Form ■ Latest Loan outstanding statement for Refinance cases 	+	<p style="text-align: center;">Additional Documents - Salaried</p> <ul style="list-style-type: none"> ■ Last 3 months Salary Slip or Salary Certificate ■ Latest Form 16 ■ Latest 6 months Bank Statement where direct salary is being credited
	<p style="text-align: center;">Additional Documents - Self Employed/Professional/Partnership/Company</p> <ul style="list-style-type: none"> ■ Financial Documents for 2 years ○ ITR along with computation ○ Balance Sheet, P&L, Schedules ○ Tax Audit Report ■ Partnership Deed & MOA/AOA ■ List of Directors/Shareholders attested by CA/CS ■ Latest 6 months Bank Statement (Both Business and Savings) ■ VAT/Sales Tax returns for current financial year 	

FOR OFFICIAL USE ONLY

Application Form No. _____ Date of Application

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Product _____

Branch Name _____ Branch Code _____ Sub-Product _____

Location Name _____ Location Code _____ Scheme Group _____

Channel Name _____ Channel Code _____ Scheme _____

Sales Manager Name _____ Sales Manager Code _____ Sub-Scheme _____

RE/NER1/OCT/2017/ABC

Acknowledgement

Application Form No. _____

Dear Sir/Madam,

This is to acknowledge that ABFL has received your application form for _____ of Rs. _____

ABFL shall communicate its decision on your application within 15 working days. This is subject to submission of all documents and conforming to internal guidelines of ABFL. Terms and Conditions are also available on our website : www.adityabirlafinance.com

Business Development Manager: _____ Channel Name: _____ Contact No: _____

Date: _____ Email ID: _____ Signature: _____

Aditya Birla Finance Limited

Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 266
Corporate Office: One Indiabulls Centre, Tower 1, 18th Floor, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | www.adityabirlafinance.com
(O) +91 22 4356 7000 | (F) +91 22 4356 7266 | CIN: U65990GJ1991PLC064603

Contact Us:
1-800-270-7000

adityabirlacapital.com

