

Demographic Details - Non-Individual

Applicant

Co-Applicant

Guarantor

Company/Business Type ☐ Public Limited ☐ Pvt Ltd ☐ Partnership (Registered? Yes ☐ No ☐ ☐ Proprietorship ☐ Others (Pls Specify)

Name of the Company/Business Date of Incorporation

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

Industry Type ID Document Type ID No.

Office Address

Landmark City PIN

Landline No of yrs at above address Y Y M M Ownership Type ☐ Owned ☐ Rented Others (Pls Specify)

Registered Office Address

Landmark City

PIN Landline Mobile

Email No of yrs at above address Y Y M M

Ownership Type ☐ Owned ☐ Rented ☐ Others (Pls Specify)

Site/Factory Address

Landmark City PIN

Landline Mobile Email

No of yrs at above address Y Y M M Ownership Type ☐ Owned ☐ Rented ☐ Others (Pls Specify)

Contact person Name Landline

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.

Demographic Details - Individual

Co-Applicant

Guarantor

Name

Father's/Husband's Name

Mother's Maiden Name

Gender ☐ M ☐ F Marital Status ☐ Married ☐ Single ☐ Divorced Residential Status ☐ Resident ☐ NRI ☐ PIO

Date of Birth D D M M Y Y Y Y No of Dependents No of Children

Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Others (Pls Specify) Caste ☐ SC ☐ ST ☐ OBC ☐ General ☐ Others (Pls Specify)Education ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Professional (Pls Specify) ☐ Others (Pls Specify)

Pan No. Voter ID

Passport No. UID No. ☐ Others (Pls Specify)

Affix latest colour photograph and sign it across

Current Residence Address																													
					Landmark					City					PIN														
Landline										Mobile					Email														
No of yrs at above address					No of years at current city					Residence Type					Owned					Rented					Others (Pls Specify)				

Permanent Address

Landmark City PIN

Landline Mobile Residence Type Owned Rented Others (Pls Specify)

Work Details

Occupation ☐ Salaried ☐ Self Employed ☐ Professional _____ (Pls Specify) _____ Date of Joining/Incorporation Y Y M M

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	Y	Y	M	M
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[illegible]

					Landmark									City									PIN					
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[illegible]

Name of previous organization/business _____ No. of yrs at previous job

Y	Y	M	M
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Total yrs of work exp

Y	Y	M	M
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 Type of Previous Employment Details _____

Preferred Mailing Address	☐ Current	☐ Office	☐ Permanent	(Pls Specify Reason For This Selection)
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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.

[illegible][illegible][illegible][illegible]

Pin Code Usage ☐ Self Occupied ☐ To-Let/Investment

Property Age If Property Purchase ☐ Under Construction ☐ Ready Possesion Applicable Market Rate

Property Value _____ Area (Sq Ft) _____ Land Area _____ Constructed Area _____

[illegible]

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	D	D	Y	Y	M	M	M	M
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[illegible]

Amount (in ₹.)		Bank Name	
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Contact person details for Operational/Financial Coordination

Name

Designation

Landline Mobile Email

Reference 1

Name

Relationship

Address

Landmark City

State PIN

No of yrs at above address Y Y M M No of years at current City Y Y M M

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 Y Y M M No of years at current City Y Y M M

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 A ditya 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 Service 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, expenses and other monies outstanding (if any) shall become due and payable to ABFL by the Borrower forthwith upon demand from ABFL.

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.

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: _____

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 declare that all the particulars and information and details given/ filled in this Application Form are true, correct, and up to date in all respects and that I/We have not withheld any information whatsoever. 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 Ltd (hereinafter referred to "ABFL") liable for any such payments made by us to the executive collecting this application. 5. I/we specifically authorized ABFL and all its group/business associate companies and their agents to exchange, share or part with all or any information for any purpose including cross selling and referral. 6. 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. 7. 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. 8. 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. 9. I/We shall inform to ABFL regarding any changes in my /our address(s) or my employment or profession. 10. 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. 11. 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. 12. The Applicant(s) hereby authorizes ABFL to disclose any information /documents relating to the Applicant(s), of the facility/ies proposed to be availed by the Applicant(s) or any obligations to be assured by the Applicant(s) in relation thereto, to Reserve Bank of India, Income Tax Authorities, Credit Bureau, Third Parties, Credit Rating Agencies, Databanks, Corporate(s), Banks, Financial institutions or any other Government or any Authority (Regulatory/Statutory/Judicial/Quasi-judicial) and also to obtain information from these agencies/authorities/etc with respect to the Applicant(s), so as to enable ABFL to appraise the Applicant's Application for grant of such facility/ies.

I Agree: Yes ☐ No ☐ I, would like to know through telephonic calls, or SMS on my mobile number mentioned in the Application Form as well as in this undertaking, or through any other communication mode, various ABFL loan offer schemes or loan promotional schemes or any other promotional schemes and/or any other products and hereby authorize M/s Aditya Birla Finance Limited (ABFL), its employee, agent, associate and/or its group companies to do so. I confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/ SMSs received from ABFL, its employees, agents and/or associates

Mobile No:

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 service 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 / 15th 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

■ 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	+ Additional Documents - Salaried ■ Last 3 months Salary Slip or Salary Certificate ■ Latest Form 16 ■ Latest 6 months Bank Statement where direct salary is being credited Additional Documents - Self Employed/Professional/Partnership/Company ■ 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
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FOR OFFICIAL USE ONLY

Application Form No. _____	Date of Application	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 _____



ADITYA BIRLA



FINANCE