REAL ESTATE FINANCE





PROTECTING INVESTING FINANCING ADVISING

Loan Application Form

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Information on religion / community / caste etc. is for statistical purpose and not for any other

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District*		Pin/Post	Code*	State/U.T Code	* ISO 3166 Country Code*
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Correspondence / Local		no or yours at surront to	Jity The lime in the	Residence type	Nonted Calore (13 Specify)
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		ant is Resident Outside India	a for Tax Purposes	7	
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District		Pin / Pos	st Code	State / U.T Coo	de ISO 3166 Country Code
Work Details					
Occupation Sala	ried Self Emplo	yed Professional	(Pls S	pecify) Da	ite of Joining/Incorporation Y Y M M
Company/Business Na	ime				
Level Senior M	anagement Mic	ddle Management	Junior Management	t Owner Others	(Pls Specify)
Company/Business Ty		Central Government	State Governm	nent Public Limited	Pvt Ltd Partnership Proprietorship
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Date of Incorporation	D D M M Y	Y Y Y Date	of Commencement		<u> </u>
Place of Incorporation			Co	ountry of Incorporation	
Country of Residence	as per Tax laws				
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Office Address					
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Proof of Identity (Pol)	of Related Person				
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Remarks (If any)					

Entity Details Appli	cant	Co-Applicant	Guarantor
Company/Business Type Partnership Proprietorship Others			
Name of the Company/Business			
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Place of Incorporation Country of Incorporation		」 y of Residence as p	oor Tax Jawe
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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 (PIs Specify) Sector			
Industry Type ID Document Type ID	No.		
GST Applicable Not Applicable Exempted GSTIN / UIN			
GST Exemption Notification No.			
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Proof of Identity (Pol) (Certified copy of any one of the following Proof of Identity[Pol] needs to be submitted)			
Certificate of Incorporation / Formation Registration Certificate			
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Resolution of Board / Managing Committee Memorandum and Article o	ii Associa	uon / Parmersnip L	Jeed / Trust Deed
Officially valid document(s) in respect of person authorised to transact			
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City / Town /	Village		
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Preferred Mailing Address Current Office Permanent (Pls specify the reason for	tilis selec	tron)	
Contact person details for Operational/Financial Coordination			
Name			
Designation			
Tel. (Off)			
FAX Mobile			
Email ID			

RE/VER1.0/JUNE/2018/ABC

Related Person Type	Related Person Type
Authorised Signatory Court Appointed Official Beneficiary Personal Dotals Prefix First Name Sprice Press Name Date of Birth Date of Bi	Authorised Signatory
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Partner/Direct Shareholder [
Partner/Direction														
In case the num	ber of shareholder's hold	ing more then 20%	Share capital or nur	mber of p	partners exce	eeds the a	bove provided	I space th	en please	provide d	etails	in a se	parate	sheet.
Existing Loans														
Loan/Facility	Financer's Name	Account No.	Loan Amor	unt	Tenure M	onths	EMI/ Intere			nencemer Date	nt		Curren tstand	
Bank Details														
	Name of Assessment Lie	Ide.	Name of David	D.:		C	+/6	, D	A	- NI-	_	Devel	.i C	
Sr. No.	Name of Account Ho	older	Name of Bank	DI	anch		nt/Savings/C ase Specify Lii		Account	L INO.		Бапк	king S	ince
1.														
2.														
3.														
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Processing fees														
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No of yrs at abo	ove address Y Y M	M No of yrs at c		ММ		s at above	e address Y	YM	M No o	f yrs at c		City	YY	MM
Residence Type			(Pls Specify)		Residen		Owned	Rente		thers		Pls Sp		
Landline		Mobile			Landline				Mobile					

Email

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.

Email

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.

- 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 government tax as applicable on the fees and charges shall be payable by the 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 $any other agreement (s), document (s) \, made \, between \, the \, Borrower \, and \, ABFL \, in \, respect \, of \, the \, Loan \, will \, be \, joint \, and \, several.$

- 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.

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,

"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.

- 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.

- 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 / foreclose 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.

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

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.

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(s) 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 $of other services. \ 12.1/We Agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including the shared of the shared o$ 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 $confirm that executive \ who \ collected \ my/our \ applications/documents \ has informed \ me/us \ and \ l/we \ am/are \ fully \ aware: 1. That \ government \ tax \ as \ may \ be \ applicable \ from \ time \ to \ time \ will \ be \ charged \ in \ connection$ 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 $resulting \ delay \ or \ otherwise. \ 4. \ That \ the \ applications \ forms, \ documents/photographs \ will not \ be \ returned \ under \ any \ circumstances \ once \ submitted \ to \ ABFL. \ 5. \ That \ approval \ for \ the \ applications \ is \ the \ sole \ discretion \ forms \ delay \ for \ the \ applications \ for \ application$ 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

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Dully Filled and signed Application Form	■ Non-Refundable Fee Cheque	Additional Documents - Salaried
(with cross signed photographs of App/Co- App/Guarantor)	■ Photocopy of Property Papers (where Property is Identified)	■ Last 3 months Salary Slip or Salary Certificate ■ Latest Form 16
KYC Documents of all parties to the loan	 Details of Limits and Loans availed 	■ Latest 6 months Bank Statement where direct salary is being credited
o Identity Proof (Specify)	Copy of PAN Card	Additional Documents - Self Employed/Professional/Partnership/Company
o Signature Proof (Specify)	Repayment Track Record (if applicable)	■ Financial Documents for 2 years ■ Partnership Deed & MOA/AOA
o Proof of Residence (Specify)	■ Bank Verification Form	o ITR along with computation List of Directors/Shareholders attested by CA/CS
o Proof of Office (Specify)	■ Latest Loan outstanding statement for	o Balance Sheet, P&L, Schedules Latest 6 months Bank Statement (Both Business and Savings
o Proof of Qualification (Specify)	Refinance cases	o Tax Audit Report • 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

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
${\sf ABFL}. {\sf Terms} {\sf and} {\sf Conditions} {\sf are} {\sf also} {\sf available} {\sf on} {\sf our} {\sf website} : {\sf www.adityabirlable} {\sf our} {\sf also} {\sf our} {\sf our}$	afinance.com
Business Development Manager:	Channel Name: Contact No:
Date: Email ID:	Signature: