

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 _____

Proof of Address Certificate of Incorporation / Formation Registration Certificate

Others (Pls Specify) _____

Others (Pls Specify) _____

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

Existing Loans

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

Property Details

Type of Property _____

Property Usage _____

Property Address Flat No/House No. Building Name Plot No.

Address Line 1

Address Line 2

Address Line 3 Landmark

Taluka / Tehsil Village/City District

Pin Code Usage _____ 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)

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

Reference 2

Name

Relationship

Address

Landmark City

State PIN

Rate of Interest

The rate of interest applicable for floating rate lending products is determined with reference to the ABCL Long Term Reference Rate (i.e. ABCL 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 www.adityabirlacapital.com. Customer can also make enquiries at any branch of Aditya Birla Capital Limited (ABCL) or with ABCL'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 all the Borrower(s) 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(s) and ABCL, 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.
- ABCL 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 ABCL. The Borrower is bound to create such security and shall duly execute documents evidencing the same as may be required by ABCL.
- Loan which is being offered is based on the understanding, that the property is located in India and within ABCL's approved city limits. Even if the property is within the specified limits, ABCL may refuse to disburse the loan if the property does not meet ABCL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- Borrower shall procure prior written consent of ABCL 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

ABCL 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 ABCL
- Legal verification/technical valuation of the underlying asset is not satisfactory to ABCL
- There is any material change in the purpose(s) for which the facility is being sanctioned
- In the sole judgement of ABCL, any material fact has been concealed and/or ABCL 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 ABCL.
- Loan Agreement/any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by ABCL in connection with the Facility/ies.

Provided further that notwithstanding anything to the contrary contained in the Sanction Letter and Loan agreement, ABCL 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 or 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 ABCL 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, ABCL 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 or upon any breach or non-compliance, you will be asked to pay penal charges ABCL. Please refer to Schedule of Charges for more details.

Prepayment and Foreclosure

- 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 ABCL 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 ABCL, along with prepayment/foreclosure charges if any (Please refer to Schedule of Charges for more details).
- The original documents of the customer submitted to ABCL, would be returned upon satisfactory closure of the loan, as per terms provided in the Sanction Letter and/or Loan Agreement.

Customer Service

For any service-related issue, Customer can get in touch with ABCL by:

- Calling ABCL Customer Service Desk on the numbers provided on our website.
- Placing a request online by logging onto www.adityabirlacapital.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 ABCL. I/We have carefully read and understood contents of the brochure. I/We have understood that the Loan/Facility amount sanctioned by ABCL 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. YES NO

Declaration

1. I/We, hereby declare that all the information, details furnished above and documents submitted are true, correct and complete in all respects. I/We have read and understood the said contents. No material or relevant information to this application has been withheld/concealed to the best of my knowledge and belief and I/We undertake to inform you immediately of any changes in the information/details/documents provided. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We are aware that I/We may be held liable for it. 2. I/We, confirm that no insolvency or bankruptcy 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 or bankrupt 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 nor have I/We indulged in any unethical practices for the purpose of availing this facility. I/We, shall not hold Aditya Birla Capital Limited (hereinafter referred to "ABCL") liable for any such payments made by me/us to the executive collecting this application. 5. I/We, understand and acknowledge that ABCL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject our application and ABCL 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 ABCL, is for the purpose of ABCL reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether ABCL 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. I/We agree and understand that ABCL reserves the right to charge a rate of interest based on the category of customers, risk profile, tenor of loan, type of loan, value of security and other relevant factors. Gradation of interest will be based on various factors, for more details, please refer to our website www.adityabirlacapital.com. 8. I/We, shall inform to ABCL 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 ABCL and furnish additional documents and/or shall execute such other documents, if necessary to enable ABCL to abide by/comply with all existing/further directives of the statutory/regulatory authorities/any other authority acting under any Law. 11. I/We, hereby override my/our National Do Not Call Registry ("NDNC") registration and give consent to ABCL and/ or its employees and/or its authorized agents and/or third party agents and/or third party service providers to use information/data provided by me to contact through any channel of communication including but not limited to email, telephone, sms, etc for the purposes of this application and/or other purposes as authorized and/or as per applicable laws. 12. I/We, agree that all personal or transactional related information collected/provided by me or in relation to me can be shared, transferred and disclosed for further processing with its branches /associates/affiliates/other group entities or their authorized agents/third party agents/third party service providers, including with RBI/CIBIL/credit bureaus/ rating agencies/ other governmental, regulatory, statutory or judicial authorities for compliance with any law or regulation and/or for the purposes of this application (including but not limited to KYC or other verification, credit risk analysis, investigation, making enquiries and other purposes as incidental, related or ancillary thereto) and/or as per applicable laws in accordance with privacy policy as available at the website of the ABCL. I/We, hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. 13. I/We, hereby provide our consent to ABCL to obtain/verify the Applicant(s) information from Credit Information Company, credit bureaus, information utility and/or such institution set up under the provisions of law from time to time, as and when required. 14. I/We hereby undertake to ABCL that, I/we shall submit the OVD's (any one of the a) Passport, b) Aadhaar, c) Voter ID, d) Driving License e) NREGA Job Card) with the current address details within a period of 3 months from the date of submission of Deemed OVD's (if it has been submitted at the time of applying loan). Non submission of the same shall be an event of default. 15. I/We authorize ABCL to use and disclose the information contained herein to its branches/affiliates/group entities/partners or their authorized agents or third party service providers or third party agents in order to provide information and updates to me on various financial and investment products and offering of other services - YES NO

For more information on how we collect and use your personal information or updating your preferences or accessing your rights, you may visit our link on privacy here <https://www.adityabirlacapital.com/privacy-policy>

IMPORTANT TERMS & CONDITIONS

That the receipt of your application form for the loan does not imply automatic approval of your loan by ABCL. ABCL may request for additional documents as may be required. 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 Taxes as may be applicable from time to time will be charged in connection with the Loan. 2. That incomplete/defective applications will not be processed and ABCL shall not be responsible in any manner for the resulting delay or otherwise. 3. That approval for the applications shall be at the sole discretion of ABCL. 4. That the quantum of the loan will be finally decided by ABCL and ABCL has not made any commitment to me/us regarding the same. 5. 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 and other transaction documents and therefore should be read in conjunction with those mentioned in the loan agreement and other transaction documents.

Applicant's Signature

Co-Applicant's Signature

Place _____

Date _____

Acknowledgement

Application Form No. _____

Dear Sir/Madam,

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

ABCL 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 ABCL. Terms and Conditions are also available on our website: www.adityabirlacapital.com

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

Date: _____ Email ID: _____ Signature: _____

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 <ul style="list-style-type: none"> ● 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 	+	<table border="1" style="width: 100%;"> <tr> <th colspan="2" style="text-align: center;">Additional Documents - Salaried</th> </tr> <tr> <td style="vertical-align: top;"> <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 </td> <td></td> </tr> <tr> <th colspan="2" style="text-align: center;">Additional Documents - Self Employed/Professional/Partnership/Company</th> </tr> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> ■ Financial Documents for 2 years ● ITR along with computation ● Balance Sheet, P&L, Schedules ● Tax Audit Report </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> ■ Payment Deed & MOA/AOA ■ List of Directors/Shareholders attested by CA/CS ■ Latest 6 months Bank Statement (Both Business and Savings) ■ VAT/Sales Tax return for current financial year </td> </tr> </table>	Additional Documents - Salaried		<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 		Additional Documents - Self Employed/Professional/Partnership/Company		<ul style="list-style-type: none"> ■ Financial Documents for 2 years ● ITR along with computation ● Balance Sheet, P&L, Schedules ● Tax Audit Report 	<ul style="list-style-type: none"> ■ Payment Deed & MOA/AOA ■ List of Directors/Shareholders attested by CA/CS ■ Latest 6 months Bank Statement (Both Business and Savings) ■ VAT/Sales Tax return for current financial year
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For official use only

Application Form No. _____ Date of Application

D	D	M	M	Y	Y	Y	Y
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 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 Capital Limited

Corporate Office: One World Center, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013
 Registered Office: Indian Rayon Compound, Veraval, Gujarat - 362 266
 Tel: +91 22 6723 9101 | Toll-free number 1800-270-7000
 CIN: L67120GJ2007PLC058890 | www.adityabirlacapital.com

