

Type of control

In case of Legal Person Ownership Other Means Senior Managing Officials

In case of Trust Settlor Trustee Protector Beneficiary Other _____

In case of Other Legal arrangement Settlor-Equivalent Trustee-Equivalent Protector-Equivalent

Beneficiary -Equivalent Other-Equivalent

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 Categorized

ISO 3166 Country Code of Jurisdiction of Residence Tax Identification Number or equivalent (If issued by jurisdiction)

Place / City of Birth ISO 3166 Country Code of Birth

Proof of Identity and Proof of Address

Document Type	Document No.	Expiry Date	Proof of Identity	Proof of Address	Address Type
PAN Card			<input type="checkbox"/>		
Aadhar Card			<input type="checkbox"/>	<input type="checkbox"/>	
Voter ID			<input type="checkbox"/>	<input type="checkbox"/>	
Passport No.			<input type="checkbox"/>	<input type="checkbox"/>	
Driving License			<input type="checkbox"/>	<input type="checkbox"/>	
NREGA Job Card			<input type="checkbox"/>		
Others*			<input type="checkbox"/>	<input type="checkbox"/>	

*Any one of Letter issued by national Population Register containing details of name and address, Utility Bill, Property Tax or Municipal tax receipt, Pension or family pension payment order, Letter of allotment of accommodation from employer.

Note: In case of "Others", Mandatory documents with updated details to be submitted within 3 months

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)

Contact Details

Tel. (Off) Tel. (Res)

FAX Mobile

Email ID

Bank Details:

a. Working Capital Facility

Name of bank/ NBFC	Fund based facility	Facility amount (₹ Lakhs)	O/S as on latest date (₹ Lakhs)	Non-fund based facility	Facility amount (₹ Lakhs)	O/S as on latest date (₹ Lakhs)	Relationship with bankers (in years)

b. Term Loan

Name of bank/ NBFC	Purpose	Facility amount (₹ Lakhs)	O/S as on latest date (₹ Lakhs)	Repayable in current FY (₹ Lakhs)	Relationship with bankers (in years)

c. Details of any other outside borrowing/business loan (if applicable)

Ownership and Management Details (contd.)

Others	Name	DOB	Nationality	Residential Address	Share Holding %	Pan No.
Partner/Director/ Shareholder / Trustee Details						
Partner/Director/ Shareholder / Trustee Details						
Partner/Director/ Shareholder / Trustee Details						
Partner/Director/ Shareholder / Trustee Details						
Partner/Director/ Shareholder / Trustee Details						

Security Details (if applicable)

- Property
 Current Assets/Moveable Fixed Assets
 MF Units
 Shares
 Insurance Policy
 Bonds
- Fixed Deposit
 E-Gold & Silver
 Other _____

Property Details (In case property being offered as security)

Type of Property Residential Commercial Mixed Industrial
 Property Usage Self-Occupied Rented Vacant

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 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)

Details to be filled in by both Individual and Corporate (applicable for Loan Against Securities)

Details of securities to be pledged for new loan

Own Third Party Both
 Type Of Pledge Single security Basket of securities
 Securities being pledged Shares MF Units Bonds Insurance Policy E-Gold/Silver Others _____

Customer Reference - 1

Name
 Relationship
 Address
 Landmark City
 State PIN
 No. of years 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 id

Customer Reference - 2

Name
 Relationship
 Address
 Landmark City
 State PIN
 No. of years 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 id

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
- List of Signatories
- Net Worth Certificate (CA Certificate Net Worth Certificate is mandatory for LAS applications > Rs.5 Cr)



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 12 months Bank Statement (Both Business and Savings)
- VAT/Sales Tax returns for current financial year
- GST Return

Consent for communication and notifications

By signing below you are authorizing us to contact you for all the products and services offered by ABCL in spite of the fact that you may be registered in the DND (Do Not Disturb) / DNC (Do Not Call) registry.

Signature

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.adityabirlcapital.com

Sales Manager: Channel Name:

Contact No.: Date: D D M M Y Y Y Y Email ID: _____

Signature: _____

For Official Use Only

Documents Received Self-Certified True Copies Notary

Risk Category High Medium Low

In Person Verification Carried Out By

Identity Verification Done Date

D	D	M	M	Y	Y	Y	Y
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Emp. Name

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Emp. Code

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Emp. Designation

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Emp. Branch

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[Employee Signature]

Institution Details

Name

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Code

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[Institution Stamp]

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 & Stamp

Co-Applicant's Signature & Stamp

Place _____

Date _____

General Instructions:

- 1 Fields marked with '**' are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- 9 In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

A Clarification / Guidelines on filling 'Personal Details' section

- 1 Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- 1 Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C Clarification / Guidelines on filling 'Proof of Identity [PoI]' section

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- 3 In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3 (S).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

- 1 To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence / local addresses, Please fill 'Annexure A'

F Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91 -9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

G Clarification / Guidelines on filling 'Related Person details' section

- 1 Provide KYC number of related person if available.

H Clarification / Guidelines on filling 'Related Person details - Proof of Identity [PoI] of Related Person' section

- 1 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

List of two - digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two - digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

MM/VER-1.0/APR/2025/ABC

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