



LOAN APPLICATION FORM

Please fill in all the required details in **BLOCK LETTERS**. Tick boxes as applicable.

Application Form No. _____

Requested Loan Amount Tenure in Months

Purpose of Loan

Type of Loan Facility HL CP LAP-R LAP-C LRD Others _____

Type of Loan New Refinance Top-Up Refinance+Top-Up

Applicant
Please paste
passport size
photograph here
with signature
across

Co-Applicant
Please paste
passport size
photograph here
with signature
across

Personal Detail

Applicant

Co-Applicant / Guarantor

Name (Mr./Ms.)

Father's/Husband's Name

Date of Birth

Current Residence

Current Residence

Permanent Residence

Phone with STD Code

Mobile No.

Email ID (Personal)

Marital Status

No. of dependents

Category

Religion

PAN

Qualification

Are you a Citizen of India

Status

City Pin

State

Self Owned Family Rented Company lease Other

City Pin

State

Single Married Other _____

Children _____

Gen SC ST Other _____

Yes No

Resident Non-Resident PIO

City Pin

State

Relation with applicant _____

City Pin

State

Single Married Other _____

Children _____

Gen SC ST Other _____

Yes No

Resident Non-Resident PIO

Employment Detail

Applicant

Co-Applicant / Guarantor

Occupation

Designation

Company / Business Name

Office Address

Business Type

Off. Ph. with STD Code

Extn. No.

Official Email ID

Total yrs in present occupation

Total Work Experience

Company Registration No./CIN

Salaried Self Employed Professional _____

City Pin

Public Sector Pvt. Ltd. Partnership Proprietor

years

years

Salaried Self Employed Professional _____

City Pin

Public Sector Pvt. Ltd. Partnership Proprietor

years

years

Date of Incorporation		
Company's PAN		
Total Monthly Income ₹		
Other Income ₹		
Total ₹		
Investment in Property ₹		
Other Investment ₹		
Monthly Expenses ₹		
Can Pay monthly EMI upto ₹		

If NRI please provide Attorney details

POA Name		Landline No.	
Address		Mobile No.	
		Email	
		Relation with POA	

Preferred Mailing Address Current Office Permanent

Details of Property to be Mortgaged / Purchased

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)

Do you propose to rent the dwelling unit? Yes No Is the legal title to the dwelling unit clear? Yes No

Are you the sole owner of the dwelling unit: Yes No Will ABHFL be able to obtain first mortgage of the dwelling unit? Yes No

Estimate of Required Funds

Purchase / Construction Cost ₹

Other Cost ₹

Total Requirement of funds ₹

Tenure in Months

Estimate Source of Funds

Loan Requested from ABHFL ₹

Other (Specify:) ₹

Total Requirement of funds ₹

Type of Loan: New Refinance Top-Up Refinance+Top-Up

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.						

Processing fees

Instrument Type Cheque DD Instrument Date

D	D	M	M	Y	Y	Y	Y
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Instrument No.

Amount (in ₹) Bank Name

Reference 1

Name

Relationship If Personal Guarantor Yes No

Current Address

Landmark City

State PIN

Landline

Mobile

Reference 2

Name

Relationship If Personal Guarantor Yes No

Current Address

Landmark City

State PIN

Landline

Mobile

Rate of Interest

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

The ARR 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://adityabirlahomeloans.com>. Customer can also make enquiries at any branch of Aditya Birla Housing Finance Ltd. (ABHFL) or with ABHFL'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 ABHFL in respect of the Loan is 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.
- ABHFL 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 ABHFL. The Borrower is bound to create such security and shall duly execute documents evidencing the same as may be required by ABHFL.
- Loan which is being offered is based on the understanding, that the property is located in India and within ABHFL's approved city limits. Even if the property is within the specified limits, ABHFL may refuse to disburse the loan if the property does not meet ABHFL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- Borrower shall procure prior written consent of ABHFL 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

- ABHFL 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 ABHFL
 - Legal verification/ technical valuation of the underlying asset is not satisfactory to ABHFL
 - There is any material change in the purpose(s) for which the facility is being sanctioned
 - In the sole judgement of ABHFL, any material fact has been concealed and/or ABHFL 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 ABHFL
 - Loan Agreement/ any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by ABHFL in connection with the Facility/ies.
- Provided further that notwithstanding anything to the contrary contained in the Sanction Letter and Loan agreement, ABHFL 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 ABHFL by the Borrower forthwith upon demand from ABHFL.

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 ABHFL 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 and/or Loan agreement and is rounded off to the next rupee.

Default

- If you do not pay or are late in paying any EI, ABHFL 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 ABHFL. 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.
- The customer can prepay/foreclose the loan by giving a notice in writing and pay in accordance with the prepayment / foreclosure rules of ABHFL, along with prepayment/foreclosure charges if any (Please refer to Schedule of Charges for more details).
- The original documents of the customer submitted to ABHFL, 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 ABHFL by:

1. Calling ABHFL Customer Service Desk on the numbers provided on our website
2. Placing a request online by logging onto www.adityabirlahomeloans.com
3. Contacting the Sales Manager 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 ABHFL. I/We have carefully read and understood the contents of the brochure. I/We have understood that the Loan/Facility amount sanctioned by ABHFL 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

Acknowledgement

Application Form No. _____

Dear Sir/Madam,

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

ABHFL 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 ABHFL. Terms and Conditions are also available on our website : www.adityabirlahomeloans.com

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

Date: _____ Email ID: _____ Signature: _____

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. 3. Neither any 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, insolvency, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, 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 Housing Finance Ltd (hereinafter referred to "ABHFL") liable for any such payments made by us to the executive collecting this application. 5. I/We specifically authorized ABHFL 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 ABHFL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject our application and ABHFL 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 ABHFL, is for the purpose of ABHFL reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether ABHFL 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 ABHFL 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 ABHFL and furnish additional documents and/or shall execute such other documents, if necessary to enable ABHFL 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 ABHFL 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 National Housing Board, 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 ABHFL 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 ABHFL loan offer schemes or loan promotional schemes or any other promotional schemes and/or any other products and hereby authorize M/s Aditya Birla Housing Finance Limited (ABHFL), 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 ABHFL, 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 ABHFL. ABHFL 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 ABHFL will not be liable for loss or delay in receipt of the documents. 3. That incomplete/defective applications will not be processed and ABHFL 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 ABHFL. 5. That approval for the applications is the sole discretion of ABHFL. 6. That the quantum of the loan will be finally decided by ABHFL and ABHFL 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

<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 	+	<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
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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
Home Loans



www.adityabirlahomeloans.com