



**Work Details**

Office Address

Landmark  City  PIN

Landline  Mobile  Email

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

**Property Details**

Type of Property  Residential  Commercial  Mixed  Land Property Status  Ready  Under Construction

Project Name

Address Line 1

Address Line 2

Street Name  Landmark

Taluka/Tehsil  Village/City  District

Pin Code

**Processing fees**

Instrument Type  Cheque  DD Instrument Date

Instrument No

Amount (in ₹.)  Bank Name

**Contact person details for Operational/Financial Coordination**

Name

Designation

Landline  Mobile  Email

**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 Service**

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

- Calling ABHFL Customer Service Desk on the numbers provided on our website
- Placing a request online by logging onto [www.adityabirlahousingfinance.com](http://www.adityabirlahousingfinance.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 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.

**Declaration**

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 Housing Finance. (hereinafter referred to "ABHFL") liable for any such payments made by us to the executive collecting this application. 5. 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. 6. 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. 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 ABHFL 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 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. 11. I/We hereby give consent to the ABHFL 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. I/We Agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the abovementioned parties including 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 ABHFL.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 ABHFL 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 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 \_\_\_\_\_

Guarantor's Signature \_\_\_\_\_

Place \_\_\_\_\_

Date \_\_\_\_\_

**Common Document Checklist - All the submitted documents to be self-attested by the customer**

<ul style="list-style-type: none"> <li>■ Dully Filled and signed Application Form (with cross signed photographs of App/Co-App/Guarantor)</li> <li>■ KYC Documents of all parties to the loan</li> <li>○ Identity Proof _____ (Specify)</li> <li>○ Signature Proof _____ (Specify)</li> <li>○ Proof of Residence _____ (Specify)</li> <li>○ Proof of Office _____ (Specify)</li> <li>○ Proof of Qualification _____ (Specify)</li> </ul>	<ul style="list-style-type: none"> <li>■ Non-Refundable Fee Cheque</li> <li>■ Photocopy of Property Papers (where Property is Identified)</li> <li>■ Details of Limits and Loans availed</li> <li>■ Copy of PAN Card</li> <li>■ Repayment Track Record (if applicable)</li> <li>■ Bank Verification Form</li> <li>■ Latest Loan outstanding statement for Refinance cases</li> </ul>	+	<table border="1"> <tr> <th colspan="2" style="background-color: #f4a460;">Additional Documents - Salaried</th> </tr> <tr> <td style="padding: 2px;"> <ul style="list-style-type: none"> <li>■ Last 3 months Salary Slip or Salary Certificate</li> <li>■ Latest Form 16</li> <li>■ Latest 6 months Bank Statement where direct salary is being credited</li> </ul> </td> <td></td> </tr> <tr> <th colspan="2" style="background-color: #f4a460;">Additional Documents - Self Employed/Professional/Partnership/Company</th> </tr> <tr> <td style="padding: 2px;"> <ul style="list-style-type: none"> <li>■ Financial Documents for 2 years</li> <li>○ ITR along with computation</li> <li>○ Balance Sheet, P&amp;L, Schedules</li> <li>○ Tax Audit Report</li> </ul> </td> <td style="padding: 2px;"> <ul style="list-style-type: none"> <li>■ Partnership Deed &amp; MOA/AOA</li> <li>■ List of Directors/Shareholders attested by CA/CS</li> <li>■ Latest 6 months Bank Statement (Both Business and Savings)</li> <li>■ Tax returns for current financial year</li> </ul> </td> </tr> </table>	Additional Documents - Salaried		<ul style="list-style-type: none"> <li>■ Last 3 months Salary Slip or Salary Certificate</li> <li>■ Latest Form 16</li> <li>■ Latest 6 months Bank Statement where direct salary is being credited</li> </ul>		Additional Documents - Self Employed/Professional/Partnership/Company		<ul style="list-style-type: none"> <li>■ Financial Documents for 2 years</li> <li>○ ITR along with computation</li> <li>○ Balance Sheet, P&amp;L, Schedules</li> <li>○ Tax Audit Report</li> </ul>	<ul style="list-style-type: none"> <li>■ Partnership Deed &amp; MOA/AOA</li> <li>■ List of Directors/Shareholders attested by CA/CS</li> <li>■ Latest 6 months Bank Statement (Both Business and Savings)</li> <li>■ Tax returns for current financial year</li> </ul>
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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 \_\_\_\_\_

CF/App Form/Ver - Oct 2017

**Acknowledgement**

Application Form No. \_\_\_\_\_

Dear Sir/Madam,

This is to acknowledge that ABHFL has received your application form for \_\_\_\_\_ of ` \_\_\_\_\_ 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.adityabirlahousingfinance.com](http://www.adityabirlahousingfinance.com)

Business Development Manager: \_\_\_\_\_ Channel Name: \_\_\_\_\_ Contact No: \_\_\_\_\_

Date: \_\_\_\_\_ Email ID: \_\_\_\_\_ Signature: \_\_\_\_\_

