



## Work Details

Office Address																				
Landmark											City						PIN			
Landline						Mobile						Email								

**Preferred Mailing Address**  Current  Office  Permanent (Pls specify reason for this selection)

## Property Details (In case of multiple property, please fill 'Annexure A')

Type of Property	<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Mixed	<input type="checkbox"/> Land	Property Status	<input type="checkbox"/> Ready	<input type="checkbox"/> Under Construction										
Project Name																	
Address Line 1																	
Address Line 2																	
Street Name											Landmark						
Taluka/Tehsil						Village/City						District					
PIN Code																	

## Processing Fees

Instrument Type	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	Instrument Date	D	D	Y	Y	M	M	M	M					
Instrument No																
Amount (in ₹)						Bank Name										

## Contract 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 ABFL Long Term Reference Rate (i.e. ABFL 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 Service

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](http://www.adityabirlafinance.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 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.

## 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](http://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 \_\_\_\_\_ 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                             <ul style="list-style-type: none"> <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> </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" style="width: 100%;"> <tr> <th colspan="2" style="text-align: center;">Additional Documents - Salaried</th> </tr> <tr> <td colspan="2"> <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> </tr> <tr> <th colspan="2" style="text-align: center;">Additional Documents - Self Employed/Professional/Partnership/Company</th> </tr> <tr> <td> <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> <ul style="list-style-type: none"> <li>■ Payment 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>■ VAT/Sales Tax return 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>■ Payment 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>■ VAT/Sales Tax return 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/VER1.0/APRIL/2025/ABC

**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](http://www.adityabirlacapital.com)

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

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

Signature: \_\_\_\_\_

**'Annexure A' - 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

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

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