





**Proof of Identity (PoI)\***

PAN No.

GST No.

Passport No.

Driving License

NREGA Job Card

Simplified Measures Account - Document Type code

Aadhar No.

Voters ID

if passport, passport expiry date

if DL, DL expiry date

Others (Pls Specify)

(any document notified by the central government)

Identification Number

**Proof of Address (PoA)\***

Address Type\*  Residential / Business  Residential Business  Registered Office  Unspecified

Proof of Address\*  Passport  Driving Licence  UID (Aadhaar)

Voter Identity Card  NREGA Job Card  Others (Pls Specify)

Simplified Measures Account - Document Type code

**Detail of Related Person (In case of additional related persons, please fill 'Annexure B1')**

Addition of Related Person  Deletion of Related Person KYC Number of Related Person (if available)

Related Person Type  Guardian of Minor  Assignee  Authorized Representative

Name

**Proof of Identity (PoI)**

PAN No.

Voters ID

Passport No.

Driving License

NREGA Job Card

Simplified Measures Account - Document Type code

Aadhar No.

if passport, passport expiry date

if DL, DL expiry date

Others (Pls Specify)

(any document notified by the central government)

Identification Number

**Remarks (If any)**

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

**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.						

**Acknowledgement**

Application Form No.

Dear Sir/Madam,

This is to acknowledge that ABFL has received your application form for  of Rs  ABFL 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 ABFL. Terms and Conditions are also available on our website : [www.adityabirlafinance.com](http://www.adityabirlafinance.com)

Business Development Manager:  Channel Name:  Contact No:

Date:  Email ID:  Signature:

Reference 1	
Name	<input type="text"/>
Relationship	<input type="text"/> If Personal Guarantor <input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address	<input type="text"/>
Landmark	<input type="text"/> City <input type="text"/>
State	<input type="text"/> PIN <input type="text"/>
Landline	<input type="text"/>
Mobile	<input type="text"/>

Reference 2	
Name	<input type="text"/>
Relationship	<input type="text"/> If Personal Guarantor <input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address	<input type="text"/>
Landmark	<input type="text"/> City <input type="text"/>
State	<input type="text"/> PIN <input type="text"/>
Landline	<input type="text"/>
Mobile	<input type="text"/>

**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 Finance Limited. (hereinafter referred to "ABFL") liable for any such payments made by us to the executive collecting this application. 5. I/We understand and acknowledge that ABFL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject our application and ABFL shall not be responsible in any manner whatsoever to me/us for 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 ABFL, is for the purpose of ABFL reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether ABFL 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 ABFL regarding any changes in my /our address(es) 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 ABFL and furnish additional documents and/ or shall execute such other documents, if necessary to enable ABFL 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 ABFL 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 ABFL.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 ABFL 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 ABFL. ABFL 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 Government Tax as may be applicable from time to time will be charged in connection with the Loan. 2. That ABFL will not be liable for loss or delay in receipt of the documents. 3. That incomplete/defective applications will not be processed and ABFL 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 ABFL. 5. That approval for the applications is the sole discretion of ABFL. 6. That the quantum of the loan will be finally decided by ABFL and ABFL has not made any commitment to me/us regarding the same. 7. That equated instalments (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 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"> <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>	<p><b>Additional Documents - Salaried</b></p> <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> <p><b>Additional Documents - Self Employed/Professional/Partnership/Company</b></p> <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> <li>■ Partnership Deed &amp; MOA/AOA</li> <li>■ List of Directors/Shareholders attested by CA/CS</li> <li>■ Latest 12 months Bank Statement (Both Business and Savings)</li> <li>■ VAT/Sales Tax returns for current financial year</li> </ul>
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**FOR OFFICIAL USE ONLY**

Documents Received  Self-Certified  True Copies  Notary

Risk Category  High  Medium  Low

**In Person Verification Carried Out By**

**Institution Details**

Identity Verification  Done Date

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

Name

Code

[Employee Signature]

[Institution Stamp]

PF/VER1/OCT/2017/ABC

Annexure A1

**Correspondence / Local Address Details**

Same as Current / Permanent / Overseas Address details

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

Annexure B1

**Details Of Related Person**

Addition of Related Person  Deletion of Related Person KYC Number of Related Person (if available)

Related Person Type  Guardian of Minor  Assignee  Authorized Representative

Name Prefix  First Name  Middle Name  Last Name

**Proof of Identity (PoI) of Related Person**

PAN No.  Aadhar No.

Voters ID

Passport No.  if passport, passport expiry date

Driving License  if DL, DL expiry date

NREGA Job Card  Others  (Pls Specify)

(any document notified by the central government)

CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Legal Entity KYC Application Form

General Instructions:

- Fields marked with '\*' are mandatory.
- Tick '✓' wherever applicable.
- Please fill the form in English and in BLOCK letters.
- Please fill all dates in DD-MM-YYYY format.
- 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.
- KYC number of applicant is mandatory for update application.
- For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

A Clarification / Guidelines for filling 'Account Holder' type section

US Reportable

- F1 - Owner-Documented FI with specified US owner(s)
- F2 - Passive Non-Financial Entity with substantial US owner(s)
- F3 - Non-Participating FFI
- F4 - Specified US Person
- F5 - Direct Reporting NFFE
- XX - Not Applicable

Other Reportable

- C1 - Passive Non-Financial Entity with one or more controlling person that is a Reportable Person
- C2 - Other Reportable Person
- C3 - Passive Non-Financial Entity that is a CRS Reportable
- XX - Not Applicable

B Clarification / Guidelines for filling 'Nature of Business / Entity Constitution' type section

Entity Constitution Type:

- A - Sole Proprietorship
- B - Partnership Firm
- C - HUF
- D - Private Limited Company
- E - Public Limited Company
- F - Society
- G - Association of Persons (AOP) / Body of Individuals (BOI)
- H - Trust
- I - Liquidator
- J - Limited Liability Partnership
- K - Artificial Juridical Person
- Z - Others
- X - Not Categorized

C Clarification / Guidelines for filling 'Entity Details' section

Identification Type:

- T-TIN
- C- Company Identification Number
- G- US GIIN
- E- Global Entity Identification Number (EIN)
- O- Other

- D Clarification / Guidelines for filling 'Proof of Identity [PoI]' section**
- One certified copy of any one of the mentioned Proof of Identity [PoI] needs to be submitted.
- E Clarification / Guidelines for filling 'Proof of Address [PoA]' section**
- State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
  - In case of multiple correspondence / local addresses, please fill 'Annexure A2'
- F Clarification / Guidelines for filling 'Contact Details' section**
- Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
  - Do not add '0' in the beginning of Mobile number.
- G Clarification / Guidelines for filling 'Related Person Details' section**
- I Personal Details**
- 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.
  - Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.
- II Resident outside India for tax purposes**
- Jurisdiction(s) of Residence:** It may be mentioned that since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA.
  - 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 ("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)
- III Proof of Identity [PoI]**
- If driving license number or passport is provided as PoI then expiry date is to be mandatorily furnished.
  - Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- IV Proof of Address [PoA]**
- 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.
  - State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- H Clarification / Guidelines for filling 'Details of Controlling Person' section**
- I Personal Details**
- Name:** Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the PoI submitted failing which the application is liable to be rejected.
  - Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.
- II Proof of Identity [PoI]**
- If driving license number or passport is provided as PoI then expiry date is to be mandatorily furnished.
  - Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- III Proof of Address [PoA]**
- 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.
  - State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.

**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		