Aadhar Housing Finance Ltd

AHFL ON THE GO

LOAN APPLICATION FORM: -

(Please Read the Guidelines on the last page)

AADHAR HOUSING FINANCE LIMITED :

Registered office : No.3, Second Floor, JVT Towers, 8th A Main Road, S R Nagar, Bengaluru – 560027.

OFFICE USE

LOAN APPLICATION CUM CERSAI KYC FORM

Branch: ______________________________

Employee Name: ______________________________

Employee ID: ______________________________

Employee Designation: ______________________________

PERSONAL INFORMATION

Type of business relation *(pls tick appropriate box)*	☐ **Applicant** ☐ **Co-Applicant** ☐ **Guarantor** ☐ **Beneficial Owner** ☐ **Authorized Representative**	☐ **Applicant** ☐ **Co-Applicant** ☐ **Guarantor** ☐ **Beneficial Owner** ☐ **Authorized Representative**
Type of Constitution	☐ Individual ☐ Non-Individual ☐ Partnership ☐ Company ☐ Others	☐ Individual ☐ Non-Individual ☐ Partnership ☐ Company ☐ Others
Salutation		
First Name		
Middle Name		
Last Name		
Father's First Name		
Father's Last Name		
Mother's First Name		
Mother's Last Name		
Resident Status	☐ Indian Resident ☐ Non- Indian Resident	☐ Indian Resident ☐ Non- Indian Resident
No. of Adult dependents		
No of Child dependents		
Height		
Weight		
Is Smoker		
Birthplace		
Date of Birth/ Incorporation		
Ex-servicemen		
Person with Disability (please tick yes or no and provide details if it is yes)	☐ Yes ☐ No If yes, Type of Impairment ____________ Percentage of Impairment: ____________ UDID Number: ____________	☐ Yes ☐ No If yes, Type of Impairment ____________ Percentage of Impairment: ____________ UDID Number: ____________
Manual Scavenger		
Minority *(please tick yes/no and provide details if yes)*	☐ Yes ☐ No If yes, ☐ Sikh ☐ Muslim ☐ Jain ☐ Christian ☐ Zoroastrians ☐ Buddhist	☐ Yes ☐ No If yes, ☐ Sikh ☐ Muslim ☐ Jain ☐ Christian ☐ Zoroastrians ☐ Buddhist
Caste/Category	☐ General ☐ OBC ☐ SC ☐ ST	☐ General ☐ OBC ☐ SC ☐ ST
Preferred Language		
Gender	☐ MALE ☐ FEMALE ☐ OTHER	☐ MALE ☐ FEMALE ☐ OTHER

Marital Status	☐ Single ☐ Married ☐ Divorced ☐ Widow	☐ Single ☐ Married ☐ Divorced ☐ Widow
Qualification		
Aadhaar Card No.	XXXX-XXXX- *(Pls. mention last 4 digits)*	XXXX-XXXX- *(Pls. mention last 4 digits)*
GST Number, *if available*		
PAN/ TAN *(as applicable)*	PAN/ TAN ______________________ or ☐ Form 60	PAN/ TAN ______________________ or ☐ Form 60
Details of KYC Document provided	☐ Passport ☐ Driving License ☐ Voter ID ☐ Job card by NREGA ☐ Letter issued by NPR Pls. provide KYC Doc No. ___________________	☐ Passport ☐ Driving License ☐ Voter ID ☐ Job card by NREGA ☐ Letter issued by NPR Pls. provide KYC Doc No. ___________________
CKYC Number, *if available*		
If non-individual, pls. provide registration no.	Registration No./ CIN/ LLPIN:	Registration No./ CIN/ LLPIN:

(Current Address) Address Line1		
Address Line2		
Landmark		
City		
State		
Pin code		
(Permanent Address) Address Line1		
Address Line2		
Landmark		
City		
State		
Pin code		
Mobile No.		
Alternate Mobile No.		
WhatsApp No.		
Email ID		
Mailing Address		
Relationship with Applicant	☐ Self ☐ Spouse ☐ Parent ☐ Child ☐ Sibling ☐ Other _______________	☐ Self ☐ Spouse ☐ Parent ☐ Child ☐ Sibling ☐ Other _______________
Present Accommodation	☐ Self-owned ☐ Owned by Family ☐ Rented	☐ Self-owned ☐ Owned by Family ☐ Rented
EMPLOYMENT INFORMATION		
Type of business relation *(pls tick appropriate box)*	☐ **Applicant** ☐ **Co-Applicant** ☐ **Guarantor** ☐ **Beneficial Owner** ☐ **Authorized Representative**	☐ **Applicant** ☐ **Co-Applicant** ☐ **Guarantor** ☐ **Beneficial Owner** ☐ **Authorized Representative**
Occupation Category		
Nature Of Occupation		
Business/Employer Name		
Business/ Employer Email Id		
Business/Employer Mobile No.		
Duration of current employment		
Address Line1		

Address Line2		
Landmark		
City		
State		
Pin code		
Total Work/ Business Experience		
UAN Number		
MSME status	☐ Yes ☐ No If yes, Udyam Registration No. ___________________	☐ Yes ☐ No If yes, Udyam Registration No. ___________________

FINANCIAL DETAILS

INCOME (Rs.)	Applicant	Co Applicant 1
Income Type		
Gross Income (Monthly)		
Gross Annual Income (Yearly)		
Other Income (Monthly)		
Expenses (Monthly)		
Net Monthly Income		

BANK ACCOUNT DETAILS (INDIVIDUAL)

Account Holder Name	Bank Name	Branch Name	Account Type	Account Since	Overdraft Limit	Account Number(s)	IFSC Code	MICR Code

DETAILS OF LOAN REQUIREMENT AND PROPERTY

Loan Amount	Rs. ______________________________
Purpose of Loan *(pls. specify purpose for Non-Housing Loan)*	☐ Plot Purchase ☐ House/ Flat Purchase ☐ Construction ☐ Loan for House Improvement/ Extension ☐ Plot + Construction ☐ Purchase of Commercial Property ☐ Balance Transfer of Existing Loan ☐ Loan Against Property (LAP) _________________________ ☐ Unsecured Loan__________________________
Property Selected	☐ Yes ☐ No
Stage of Construction	☐ Ready ☐ Under Construction ☐ Stage of Construction if under construction _______________________
Property Aps Approved	
Aps No.	
Address Line1	
Address Line2	
City	
District	
Taluka	
Landmark	
State	
Pin code	☐☐☐☐☐☐
Interest Option	

REFERENCES

	REFERENCE 1	REFERENCE 2
Title		
Full Name		

Relationship		
Mobile No.		
Address 1		
Address 2		
Landmark		
City		
State and Pin code		

INSURANCE DETAILS

Particulars Sought	Information Provided by the Applicant and Co-Applicant
Would you be interested in taking insurance arranged by AHFL	☐ Yes ☐No
Who is the Insured Person	
Nominee Name	
Nominee Date of Birth	
Height	
Weight	
Is Smoker	
Birthplace	
Life Insurance *(pls. tick the choice)*	☐ Pramerica life insurance Ltd ☐ Other: ____________________
Property Insurance *(pls. tick the choice)*	☐ Go Digit ☐ Bajaj General Insurance ☐ Other:-____________________
Group Critical Illness Policy *(pls. tick the choice)*	☐ Go Digit ☐ Bajaj General Insurance ☐ Other :- __________________

APPLICATION CHARGES DETAILS

Instrument Type:		Instrument Date:	
Instrument No.:		Amount:	
Bank Name:		Branch:	
RTGS / NEFT Details:		RTGS / NEFT Date:	

TARIFF SCHEDULE

Fee Type	Amount
Login Fee (Paid along with loan application non- refundable)	Up to Rs.3,500/- Plus Applicable GST (Non-refundable on cancellation/rejection of loan application)
Documentation Charges	From Rs.2,000/- upto Rs.5,000/- Plus applicable GST (charge vary based on slab of Loan Amount sanctioned)
Legal, Valuation and Technical Charges	From Rs.3000/- upto Rs.5800/- Plus Applicable GST (charges vary based on slab of Loan Amount sanctioned)
Administrative Charges (Inclusive of Documentation, Legal Valuation, Technical & CERSAI charges - as applicable)	▪ Home Loan/Top up - Up to Rs.5100 or 1.5% Plus applicable GST on Sanction Amount whichever is higher ▪ LAP/NIP/Project Loan - Up to Rs.5100/- or 2% Plus applicable GST on Sanction Amount whichever is higher
Subsequent Technical Verification (Only In Construction Cases)	Rs.500/- Plus applicable GST
Cheque/ECS/Direct Debit/ACH Bounce (Per Instrument/Transaction)	Rs.500/-
Penal Charges on Delay/default of Installment- (EMI/PEMI) or violation of any material Terms and conditions of loan sanctioned/Loan agreement	**Penal Charges at the rate of 2% per month shall be charged on the instalment/ EMI/PEMI amount under delay/default** for the proportionate actual period of delay/default post due date plus GST as applicable, non-cumulative.
Recovery (Legal/ Possession & Incidental Charges)	As per the actuals paid by the Lender/ to various parties/ authorities/ legal services Plus applicable GST
Penal Charges on Delay/non-execution of Security creation	24% annually Plus Applicable GST on loan Outstanding amount **Rs. 2500 per day of delay (the reason is to make the security creation on property as a compulsory requirement for availing mortgage loan)**
Cheque/ECS/Direct Debit/Ach Swapping (Per Set)	Rs.500/- Plus applicable GST
Duplicate No Dues Certificate/ IT Certificate	Rs.500/- Plus applicable GST

Copy Of Property Papers	Rs.500/- Plus applicable GST
Document Handling Charges	Rs.2000/- Plus applicable GST
Any Type of Statement - Statement of Account (SOA)/ Foreclosure Statement/ Repayment Schedule/ List of Document (LOD)	Rs.500/- Plus applicable GST (per statement)
Switch Fees (Fixed to Floating or vice-a-versa) excluding the scenario of ROI change/revision in any sanction terms	3% of Loan Outstanding balance Plus applicable GST
Re-substitution Fees	0.50% of the loan outstanding balance and undisbursed amount (if any) plus applicable GST
Insurance Charges	As per actuals
Loan Cancellation charges for processing of loan, due to any reason of delay/non - compliance by customer prior to cheque handover (Per loan account)	For Loan Sanction up to 10 lacs -Rs 3000/- For Loan Sanction between 10 lacs -25 lacs - Rs 5000/- For loan Sanction greater than 25 lacs- Rs 10000/-
Compensation for Delay in hand-over of original property documents	After 30 days from the full repayment of loan, if delay due to any reasons on the side of AHFL, a compensation of Rs.5000/- per day will be provided to borrowers. If there is any delay on the part of borrower, such period to be excluded from calculating the above period. Additional 30 days to be provided for recreation of lost/missing title deed.

Prepayment / Foreclosure Charges

Interest Type	Source of Fund	Housing Loan (HL)	Non-Housing Loan (NHL)
Floating Rate of interest	Own Source / Balance Transfer	NIL	• **Other than Business Purpose**: - NIL charges • **End Use as Business Purpose**: - i) Loans granted till 31.12.2025, 3% of principal repayment & applicable GST. ii) Loans granted from 01.01.2026 onwards a) Sanction amount up to 50 lakhs - NIL charges b) Sanction amount above 50 lakhs - 3% of Loan principal repayment & applicable GST
Fixed Rate of interest	Own Source	Nil	3% of Loan Principal repayment /pre-closure Amount & applicable GST
Fixed Rate of interest	Balance Transfer	3% of Loan Outstanding & Applicable GST	3% of Loan Principal repayment /pre-closure Amount & applicable GST

- ✓ For Project/builder Loans – 2% of the Loan Outstanding & applicable GST
- ✓ Semi Fixed rate of Interest (combination of fixed and floating rate) loans will depend on whether the loan is on floating / fixed rate at the time of pre-payment / pre-closure
- ✓ The aforesaid charges are subject to change at the company's discretion

INDICATIVE LIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH THE APPLICATION

1	Passport size photographs for all applicants/ co- applicants/ authorized representative/ beneficial owner
2	**PAN Card** or **Form 60**
3	**Identity Proof and Address Proof for an Individual Applicant(s)/ Authorized Signatory/ Beneficial Owner:** Valid Passport, Valid Driving License, Voter's Id Card, PAN Card, Aadhar Card, Job card issued by NREGA, Letter issued by the National Population Register or any alternate Proof of Address as allowed (if OVD for current address not available) and acceptable to AHFL.
4	**For non- individual applicant(s)-** Certificate of Incorporation/ Registration Certificate; Memorandum and Articles of Association/ Partnership Deed/ Trust Deed; Resolution from the Board of Directors/ Document evidencing grant of authority to individual(s) acting on behalf of such an entity; Such documents as may be required by AHFL to establish the legal existence and business of such an entity/ juridical person; Documents relating to beneficial owner, managers/ officers/ authorized signatories
5	**Bank Statement** of the applicant whose income is to be considered for loan repayment (Last six months statement)
6	**Income Proof**: For Salaried - Salary slip + bank credits, cash salary certificate for cash salaried and Income tax returns for self-employed applicants.
7	**Property Documents**- Photocopy of Title Documents and any other documents as may be required by AHFL.
8	Any other document which may be required by AHFL. Valid equivalent e-document of any of the above document(s) can also be provided, as per the applicable laws.

IMPORTANT INFORMATION

- This is a receipt of your application. You may contact our sales executive/Branch within 5 to 6 Days for preliminary discussion or further completion of documents if deemed necessary.

- AHFL has adopted an approach for gradation of risk considering various factors such customer's occupational & income profile, past repayment track record, nature of loan, end-use of loan, nature & value of security, location of property, operational cost specific to the borrower/ loan etc. details of which are provided in the Interest Rate Policy on AHFL's website at link https://aadharhousing.com/customer-relations/ahfl-policies-codes (current link). Accordingly, different rates of interest are charged to different categories of borrowers.
- All charges/fees to be paid through AHFL Branches/ AHFL Representatives by A/c payee crossed cheque in favor of "Aadhar Housing Finance Ltd." In case Online payment mode selected for making payment. Use AHFL website or payment link attached to your AHFL Loan A/c no. For updated information on Fee & Charges, please refer AHFL's website at link https://aadharhousing.com/ready-reckoner/services-and-charges.
- In the event, if the Admin & Other charges are not paid by the Applicant and Co-Applicant/s, it is agreed that such Admin & Other Charges payable, as mentioned in Offer/Sanction letter, shall be first deducted/adjusted against the disbursement of the loan and only the balance/remaining loan amount will be released as disbursement.
- Cash payments are to be made ONLY against valid receipt issued by AHFL officials.
- AHFL does NOT charge any amount over and above the charges mentioned above and will NOT be liable or responsible for making payment of any amount to unauthorized persons, or any other unauthorized payment link/ website or message.
- Applicable GST or Govt. taxes will be charged extra along with above mentioned charges as applicable.
- To proceed further towards for processing your request for application of the loan, AHFL shall initiate various checks for verifying/ assessing the documents / information provided by you. Hence, by applying for the loan and signing this application we understand that you are providing your unconditional acceptance / consent towards the above-mentioned checks to be conducted by AHFL in-house or through its agents/ representatives to ascertain the facts of the documents / information submitted by you.
- The timeline for decisioning of loan application will be 30 days from the date of submission of application and complete document in all aspects as per the requirements. Further, this timeline excludes the time taken by the customer to revert or any clarification/information sought to process the application for hand-over of property documents.
- In case of any disconnect/ updation with respect to the information provided, you may approach us on 1800 3004 2020 or write to us on customercare@aadharhousing.com.

DECLARATION

I/We, the applicants including co-applicants, declare that all the particulars and information given in this application form are true, correct and complete and that they shall form the basis of any loan Aadhar Housing Finance Ltd. (hereinafter referred to as 'AHFL') may decide to grant to me/us. I/We hereby authorize AHFL or its authorized representatives to verify the details furnished/to be furnished by me/us for the purpose of the loan from AHFL. I/We confirm that I/We have/had no insolvency proceedings against me/us nor have I/We been adjudicated insolvent. I/We further confirm that I/We have read the brochure and understood the content. All payments in favour of AHFL should be made only by a crossed cheque or demand draft. I/We undertake to update AHFL regarding any changes in my/our occupation/employment or KYC information such as address/contact details. I/We further agree that my/our loan shall be governed by the rules of AHFL which are in force at the time of making the application and which may be changed in future at the sole discretion of AHFL.

I/ We hereby give my/ our consent that if any discrepancy is found or observed from the information given above and the documents produced in support thereof, AHFL shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed, in such an event, the processing fee shall be liable to be forfeited. I/We authorize AHFL or its agent service provider to carry out CIBIL/other bureau enquiries/reports, share customer data, make references, and carry out any other third-party vendor checks/verifications relating to information in this application form and supporting documents which AHFL considers necessary. I/We shall indemnify AHFL against any loss or damage (which AHFL may suffer) because of any action/ claim raised by such institutions or any third party for referring, conducting investigations and/or making disclosures in terms of the preceding clause.

I/ We confirm that I /we have never been categorised as defaulter/ wilful defaulter/ fraud by any bank or any housing finance company / financial institution / non-banking financial company. I/ We confirm that I/We have/had no insolvency proceeding against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure and understood the contents. I/We agree that AHFL reserves the right to accept/reject this loan application as per its internal policies whatsoever and that I/We reserve no right to appeal against this decision of AHFL. I/We understand that log-in fee/ application fee, administrative charges and processing fee paid is non-refundable and my/our application being rejected by AHFL for any reason whatsoever or same being withdrawn by me, I/We shall not be entitled for the refund of the same either in part or full. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of AHFL that may be in force from time to time. I/We will be bound by the Terms and Conditions of the facility/ies that may be granted to me/us.

I/ I/ We do understand that it is my/ our responsibility to communicate the GSTIN, wherever applicable, for the purpose of billing. The determination of the location of supplier of service shall be at the sole discretion of AHFL and would be determined basis applicable GST laws. I/We declare that my current address would be considered for the purpose of GST if I/We am/are not registered under the GST Act.

I/ We hereby acknowledge, agree and confirm that we have read AHFL's Privacy Policy available at https://aadharhousing.com/privacy-policy and I/ We provide my/our express consent to AHFL for collecting, storing, processing and sharing my/our personal information with other third party service providers of AHFL (including with DSAs, co-lenders, KYC service provider) in accordance with AHFL's Privacy Policy. I/ We hereby give my/ our consent and authorize AHFL to use and share personal data/information related to me/us and my/our account with its related parties, affiliates, group entities and partners/service providers (hereinafter referred to as 'the Said Entities'), for sourcing and promoting financial products/services to me/ us. I/ We hereby give my/ our explicit, informed, and voluntary consent to receive communications (including calls, SMS, WhatsApp messages, emails and automated alerts) from AHFL and the Said Entities on services, transactions and products (offers, discounts, new products/ services, etc.) relating to loans, financial products and other products/ services they provide. Further, I/We understand that such consent is voluntary, can be withdrawn at any time. However, post successful verification of consent withdrawal request, AHFL shall process it promptly but no later than 90 (Ninety) days. Although, AHFL may continue to retain certain data for compliance and regulatory obligations. I/We agree that withdrawal of my / our consent may also impact certain services The communications is being provided in accordance with the applicable laws including Telecom Commercial Communications Customer Preference Regulations, 2018 (TCCCPR). ☐ **YES** ☐ **NO**

I/We hereby declare and confirm that I/we are voluntarily submitting Aadhaar Card number/ proof of possession of Aadhaar Card for authentication/ verification, with my/our explicit consent, for the purpose of sanctioning a Loan by AHFL and to avail benefits or subsidies, if eligible, under the Interest Subsidy Scheme of Pradhan Mantri Awas Yojana or any other applicable scheme notified under Section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016. Further, I/ We do hereby expressly and irrevocably authorize AHFL to collect, store, share, obtain, fetch, disclose and consent to authenticate any aspect of my personal information/ KYC either directly or through any of the authorized agencies. In this regard, I / we expressly and irrevocably consent and authorize AHFL to obtain, collect, use, verify and authenticate my / our personal identity information / KYC as may be required under applicable laws/ regulatory directions and guidelines including from Unique Identification Authority of India (UIDAI), Central KYC Records Registry (CKYCR). Also, I/We hereby give my/our consent to AHFL to fetch, download, and/or update my/our KYC records from the Central KYC Registry (CKYCR) for the purpose of verification and/or updation of my/our KYC records. I/We understand that my/our KYC records include personal information such as name, address, date of birth, contact details, identity and address proofs, and other information as may be required under law, which shall be accessed / updated by AHFL for the purpose of processing my/our loan application, without any notice to me/ us. ☐ **YES** ☐ **NO**

I/ We hereby declare the following:

(a) Is Applicant a Director / Relative* of Director, or Senior Officer**/ Relative of a Senior Officer of the AHFL? ☐ **YES** ☐ **NO**

(b) Is the Applicant a Firm / Company in which Director, relatives of the Director or Senior Officer of AHFL are interested as partner/ as a guarantor/director/ is in control# / major shareholder*** ? ☐ **YES** ☐ **NO**

(c) If any of (a) and (b) above is yes, please provide name of such Director/ Senior Officer related: ____________________________

** "Relative" shall mean a person shall be deemed to be the relative of another, if he or she is related to another in the following manner, namely: Father (provided that the term "Father" includes step-father/ Mother (provided that the term" Mother" includes step-mother/ Son(provided that the term" Son" includes the step-son/ Son's wife/ Daughter/ Daughter's husband/Brother(provided that the term" Brother" includes the step-brother/ Sister(provided that the term "Sister" includes the step-sister.*

*** Senior Officer" shall mean personnel of AHFL who are members of its core management team excluding Board of Directors comprising all members of management one level below the executive Directors, including the functional heads.*

**** "Major shareholder" shall mean a person holding 10% or more of the paid-up share capital or five crore rupees in paid-up shares, whichever is lower.*

 # The term "control" shall include the right to appoint majority of the Directors or to control the management or policy decisions exercisable by a person or persons acting individually or in concert, directly or indirectly, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements or in any other manner.

I have understood the above declaration and consent which I have voluntarily provided as above.

मैंने उपरोक्त घोषणा और सहमति को समझ लिया है जो मैंने स्वेच्छा से ऊपर दी है।

मी स्वेच्छेने दिलेली वरील घोषणा आणि संमती मला समजली आहे।

મેં ઉપરોક્ત ઘોષણા અને સંમતિ સમજી લીધી છે જે મેં ઉપર મુજબ સ્વેચ્છાએ આપી છે.

மேலே குறிப்பிட்டுள்ளபடி நான் தானாக முன்வந்து வழங்கிய மேற்கூறிய அறிவிப்பு மற்றும் ஒப்புதலைப் புரிந்துகொண்டேன்.

ನಾನು ಸ್ವಯಂಪ್ರೇರಣೆಯಿಂದ ಒದಗಿಸಿರುವ ಮೇಲಿನ ಘೋಷಣೆ ಮತ್ತು ಒಪ್ಪಿಗೆಯನ್ನು ನಾನು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ.

పైన పేర్కొన్న విధంగా నేను స్వచ్ఛందంగా అందించిన పై ప్రకటన మరియు సమ్మతిని నేను అర్థం చేసుకున్నాను.

আমি উপরোক্ত ঘোষণাপত্র এবং সম্মতি যা আমি স্বেচ্ছায় প্রদান করেছি তা বুঝতে পেরেছি।

ମୁଁ ଉପରୋକ୍ତ ଘୋଷଣା ଏବଂ ସମ୍ମତିକୁ ବୁଝିପାରିଛି, ଯାହା ମୁଁ ସ୍ୱେଚ୍ଛାକୃତ ଭାବରେ ଉପରେ ପ୍ରଦାନ କରିଛି।

Signature/ Thumb Impression of Applicant/ Co-Applicant/ Authorized Signatory

Signature/ Thumb Impression of Applicant/ Co-Applicant/ Authorized Signatory

OFFICE USE

Form Number	Branch
Sourcing Channel	Sourcing Channel Name

ACKNOWLEDGEMENT OF APPLICATION

We Acknowledge the receipt of your loan application to Aadhaar Housing Finance Limited. We will get back to you with the status of your loan application with us within 30 working days. This is subject to you furnishing all the necessary documents as mentioned in the application form or communicated to you during the loan appraisal process.

Customer's Name: ……………………………………………

Relationship Manager: ………………………………………

Mobile no. of the RM: ………………………………………..

Date: ……………………………………………………………

Stamp and Signature