

LOAN APPLICATION FORM

Application No.

Registered Office:

Nido Home Finance Limited (Nido)
 Registered Office: Tower 3, 5th Floor, Wing B, Kohinoor City Mall, Kohinoor City,
 Kiroli Road, Kurla (West), Mumbai 400070 | Tel: +91 22 4272 2200
 CIN: U65922MH2008PLC182906 | www.nidohomefin.com

Applicant Affix recent passport size Color photograph with signature across it	Co-Applicant Affix recent passport size Color photograph with signature across it	Co-Applicant Affix recent passport size Color photograph with signature across it	Co-Applicant Affix recent passport size Color photograph with signature across it
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Please fill in all the required details in CAPITAL LETTERS.
 Tick boxes as applicable.

Branch Name	Associate Code	Associate Name	Date
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DETAILS OF LOAN FACILITY APPLIED

Type of Loan Purchase of Residential Property Purchase of Commercial Property Lease Rental Discounting Loan Against Property
 Construction of Residential property Top Up
 Balance Transfer: Bank / Institution name _____

Type of Property Residential Commercial Mixed Usage
 Status of the Property Self Occupied Rented Vacant
 Purpose of Loan Loan Consolidation Property Purchase Business Use Personal Use Other _____ Please Specify

Required Loan Amount ₹ Required tenure in years
 Value of the Property ₹ Buildup Area Sq. Ft
 Property Address
 Landmark Pin Code
 City State
 Stage of Construction Fully Constructed Under Construction Property Identified Yes No
 Owner of property Applicant Co-applicant Jointly
 If jointly pls. mention owner's name _____

APPLICANT DETAILS

CENTRAL KYC REGISTRY <i>(To be filled by financial institution)</i>	Application Type <input type="checkbox"/> New <input type="checkbox"/> Update	KYC Number <input type="text"/>	<i>Mandatory for KYC update request)</i>
	Account Type <input type="checkbox"/> Normal <input type="checkbox"/> Minor <input type="checkbox"/> Aadhaar OTP based E-KYC (in non-face to face mode)		

Name (Same as ID proof)

Maiden Name (if any)

Father / Spouse Name

Mother Name

PAN Number Form 60 Yes No

Date of Birth DD - MM - YYYY Gender M-Male F-Female O-Others _____

No. of Dependents Caste General ST SC Others _____

Marital Status Married Unmarried Others _____ Aadhaar Number

Educational Qualification Undergraduate Graduate Post Graduate Professional Others _____

Occupation Type Salaried Self Employed Professionals Self Employed Others Others _____

If Professional CA Doctor Architect Engineer Lawyer Others _____

Contact Details

Personal Email ID

Official Email ID

Mobile Number

Official Landline Number Residence Landline Number

Proof of Identity (PoI) *(Passport, Driving License, Voter Identity Card, NREGA Job Card, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)*

Document Type & Number Expiry Date DD MM YYYY

Proof of Address (PoA) / Correspondence Address - Residential Address *(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)*

Document Type & Number Expiry Date DD MM YYYY

Nature of Correspondence Residence Owned Rented Company Provided Others _____ Please Specify _____
 (Preferred communication address) Residence Office New Property

Correspondence Address Years at Correspondence Address Y M Years in Current City Y M

Address as per POA Deemed POA

Address Line 1

Address Line 2

City Landmark State

District Pin Code

Permanent Residential Address (Keep Blank is same as Correspondence Address)

Address Line 1

Address Line 2

City Landmark State

District Pin Code

Work Details/Business Details

Proof of Address* Certificate of Incorporation / Formation Registration Certificate Other Document

Company/Firm Name

Regd. Office Address / Place of Business

City Landmark State

District Pin Code STD Code

Tel. No. Extn No.

Local Address from India (Same as above)

Proof of Address* Certificate of Incorporation / Formation Registration Certificate Other Document

Company/Firm Name

Regd. Office Address / Place of Business

City Landmark State

District Pin Code STD Code

Tel. No. Extn No.

Years with current employer/business _____ / Years of Total Experience _____

Company/Business Proprietorship Partnership Pvt. Limited Company Public Ltd Company Public Sector (PSU) State Government Central Government Others

If salaried, please fill in the details:- Designation Department

If Self Employed, please fill in the details:-Office Details Owned Leased

DETAILS OF THE INDIVIDUAL CO-APPLICANT / GUARANTOR

CENTRAL KYC REGISTRY (To be filled by financial institution) Application Type New Update Normal Minor Aadhaar OTP based E-KYC (in non-face to face mode) KYC Number *Mandatory for KYC update request*

Name (Same as ID proof) F I R S T N A M E M I D D L E N A M E L A S T N A M E

Maiden Name (if any) F I R S T N A M E M I D D L E N A M E L A S T N A M E

Father / Spouse Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Mother Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

PAN Number Form 60 Yes No

Date of Birth DD - MM - YYYY Gender M-Male F-Female O-Others

No. of Dependents Caste General ST SC Others

Marital Status Married Unmarried Others Aadhaar Number

Educational Qualification Undergraduate Graduate Post Graduate Professional Others

Occupation Type Salaried Self Employed Professionals Self Employed Others Others

If Professional CA Doctor Architect Engineer Lawyer Others

Contact Details

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Mobile Number

Official Landline Number Residence Landline Number

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City Landmark State

District Pin Code

Permanent Residential Address (Keep Blank is same as Correspondence Address)

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City Landmark State

District Pin Code

Work Details/Business Details

Proof of Address* Certificate of Incorporation / Formation Registration Certificate Other Document

Company/Firm Name

Regd. Office Address / Place of Business Landmark

City State

District Pin Code STD Code

Tel. No. Extn No.

Years with current employer/business _____ / Years of Total Experience _____

Company/Business Proprietorship Partnership Pvt. Limited Company Public Ltd Company Public Sector (PSU) State Government Central Government Others

If salaried, please fill in the details:- Designation Department

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(To be filled by financial institution) Account Type Normal Minor Aadhaar OTP based E-KYC (in non-face to face mode)

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Father / Spouse Name

Mother Name

PAN Number Form 60 Yes No

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No. of Dependents Caste General ST SC Others

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Document Type & Number

Expiry Date

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(Preferred communication address) Residence Office New Property

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City State

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Landmark

City State

District Pin Code STD Code

Tel. No. Extn No.

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 Central Government Others

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Place of Business Landmark

City State

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Company/Business Proprietorship Partnership Pvt. Limited Company Public Ltd Company Public Sector (PSU) State Government

Central Government Others

If salaried, please fill in the details:- Designation Department

If Self Employed, please fill in the details:-Office Details Owned Leased

DETAILS OF THE NON-INDIVIDUAL APPLICANT

CENTRAL KYC REGISTRY Application Type New Update KYC Number *Mandatory for KYC update request*
(To be filled by financial institution)

Entity Constitution Type

Partnership Firm Sole Proprietorship HUF Private Limited Company Public Limited Company
 Limited Liability Partnership Others (pls. Specify)

Name of the Firm / Company	<input type="text"/>	No. of Partners / Directors	<input type="text"/>
Legal Address	<input type="text"/>	Date of Partnership Deed / Incorporation	<input type="text"/>
Country of Incorporation/formation <input type="checkbox"/> <input type="checkbox"/>	<input type="text"/>	Corporate Identity No. (CIN)/ GST Registration No./TIN	<input type="text"/>

Industry Type PAN Form 60 furnished: Yes NO

Proof of Identity (PoI)

<input type="checkbox"/> Officially valid document(s) in respect of person authorised to transact	<input type="checkbox"/> Memorandum and Article of Association
<input type="checkbox"/> Certificate of Incorporation / Formation <input type="text"/>	<input type="checkbox"/> Partnership Deed
<input type="checkbox"/> Registration Certificate <input type="text"/>	<input type="checkbox"/> Trust Deed
<input type="checkbox"/> Resolution of Board / Managing Committee	<input type="checkbox"/> Activity Proof – 1 (For Sole Proprietorship Only)
<input type="checkbox"/> Power of attorney granted to its manager, officers or employees to transact on its behalf	<input type="checkbox"/> Activity Proof – 2 (For Sole Proprietorship Only)
<input type="checkbox"/> Udyam Registration Certificate <input type="text"/>	

Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

"Provide the details of shareholding/controlling ownership having more than 10% in case of a company and other non individuals Business Entities"

DIN (Director Identification Number) (Mandatory if Related Person Type is Director)

Related Person Type** Director \ Promoter \ Karta \ Trustee \ Partner \ Court Appointment Official \ Proprietor \ Beneficiary \ Authorised Signatory \ Beneficial Owner \ Power of Attorney Holder \ Other [Please specify](#)

Details of the contact person in the company		
Name	Designation	Contact No.

DETAILS OF THE NON-INDIVIDUAL CO-APPLICANT

CENTRAL KYC REGISTRY Application Type New Update KYC Number *Mandatory for KYC update request*
(To be filled by financial institution)

Entity Constitution Type

- Partnership Firm
 Sole Proprietorship
 HUF
 Private Limited Company
 Public Limited Company
 Limited Liability Partnership
 Others (pls. Specify)

Name of the Firm / Company		No. of Partners / Directors	
Legal Address		Date of Partnership Deed / Incorporation	D D M M Y Y Y Y
Country of Incorporation/formation <input type="checkbox"/> <input type="checkbox"/>		Corporate Identity No. (CIN)/ GST Registration No./TIN	

Industry Type PAN Form 60 furnished: Yes NO

Proof of Identity (PoI)

- | | |
|--|--|
| <input type="checkbox"/> Officially valid document(s) in respect of person authorised to transact | <input type="checkbox"/> Memorandum and Article of Association |
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| <input type="checkbox"/> Udyam Registration Certificate <input type="text"/> | |

Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

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 Limited Liability Partnership Others (pls. Specify) _____

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Country of Incorporation/formation <input type="checkbox"/> <input type="checkbox"/>		Corporate Identity No. (CIN)/ GST Registration No./TIN	

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Proof of Identity (PoI)

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 Udyam Registration Certificate

Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

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DIN (Director Identification Number) (Mandatory if Related Person Type is Director)

Related Person Type** Director \ Promoter \ Karta \ Trustee \ Partner \ Court Appointment Official \ Proprietor \ Beneficiary \ Authorised Signatory \ Beneficial Owner \ Power of Attorney Holder \ Other [Please specify](#)

Details of the contact person in the company		
Name	Designation	Contact No.

DETAILS OF EXISTING LOANS, if any

Ideas create, values protect

Loan Type	Institution Name	Account No.	Loan Amount	EMI	Outstanding Principal	Balance Tenure

Please also provide the details of existing relationship/ loan facility, if any availed by your group companies /firm /associates from Edelweiss group in the above table
Please attach a separate sheet if number of existing loans exceed the space provided

BANK ACCOUNT DETAILS

Name of Account Holder	Name of Bank	Branch	Account No.(s)	Individual/Joint A/c

FINANCIAL DETAILS

Income / Expenditure

Gross Monthly Income ₹ _____

Annual Benefits ₹ _____

Other income per month ₹ _____

Gross Monthly household income ₹ _____

Monthly household expenditure ₹ _____

Net Worth

Savings in Bank ₹ _____

Deposits ₹ _____

Life Insurance Policy (ies) ₹ _____

Government Instrument (PPF/NFC) ₹ _____

Current Balance in PF ₹ _____

Shares and Securities ₹ _____

Immovable Property ₹ _____

Others Assets ₹ _____

PROCESSING FEE** DETAILS

Amount*: ₹ _____ Instrument No. _____
(nonrefundable in nature) to be paid along with application form.

Bank Name _____ Date

Nido shall at its sole discretion and under intimation to you, be entitled to amend or modify above mentioned charges prospectively and all such amendments or modifications shall be deemed to be effective and binding on you.

*Above fee and charges are inclusive of taxes as applicable.

REFERENCES (EXCLUDING FAMILY)

	Reference 1	Reference 2
Name	_____	_____
Address	_____	_____
City	_____	_____
District	_____	_____
Occupation	_____	_____
Pin Code	_____	_____
No. of Yrs. known	_____	_____
Phone	_____	_____
Mobile	_____	_____
Relationship	_____	_____

DECLARATION AND ATTESTATION

- I/We agree that the processing fees collected upfront shall be non-refundable, on any ground whatsoever, regardless my/our application is processed or rejected
- Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido)
- I/we declare that the particulars and information furnished by me/our are true and correct to the best of my knowledge and belief and shall form the basis of any loan Nido Home Finance Limited (Nido) may decide to grant to me/us. In case of any of the information provided in the application form is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may held liable for that
- I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceeding have been initiated and/or are pending against me/us and nor have I/we ever been adjudicated insolvent by any court or other authority
- I/We confirm that I/we have read the terms and conditions of Loan application and relevant brochures and understood the contents thereof
- I/We are aware that the monthly instalment inter alia comprises of interest and principal and will be calculated on the basis of monthly rests
- I/We understand that Nido Home Finance Limited (Nido) has the right to reject my/our application and I/We shall not hold them responsible for the same. I/We understand and agree that documents submitted for the processing of my/our application shall form a part of the Nido Home Finance Limited (Nido) record and shall not be returned to me/us
- I/We agree that Nido Home Finance Limited (Nido) may take up such references and make such enquiries in respect of this loan application as it may deem necessary which may include and not limited to Credit Information Companies at any point in time
- I/We further agree that my/our loan application and loan shall be governed by the rules of Nido Home Finance Limited (Nido) which may be in force from time to time
- I/We undertake to inform Nido Home Finance Limited (Nido) regarding any change in my/ our residence/employment/KYC and to provide any further information that may be required within 30 days from the date of such change.

- 11) I/We declare that I/We are / are not related to Director(s)/ employee of Nido Home Finance Limited (Nido)
- 12) I/We confirm that the DSA/DST has not collected from me/us any commission/brokerage or any other fee by way of cash or cheque other than the processing fees
- 13) To the extent appropriate for our relationship with you, personal information may be shared for the following purposes :-
- a) to comply with applicable laws, rules and regulations, including anti-terrorism, KYC, anti-money laundering and tax reporting rules and regulations;
 - b) to take up such references and make such enquiries in respect of this loan application as it may deem necessary and to comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside your country of residency), and to allow us to pursue remedies and limit damage;
 - c) to any of your associate/affiliate/ group entities including your service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitates transactions) such as risk management purposes, data analysis, audit, developing and improving new products and services etc.
 - d) to any of your associate / affiliate / group entities to enable them to provide you with appropriate products and services. At our request, you have the right to not to provide (or to withdraw by written notice at any time) your consent to the collection, use, processing and sharing of our personal information. If you choose to not to provide (or to withdraw) your consent, you/they may not be able to provide me/us with certain products and services as requested.
- 14) I/We hereby authorize Nido & give consent to disclose without notice to me/us, information furnished by me/us in application form/ related documents in relation to the facilities availed from Nido to other branches, subsidiaries, affiliates, credit bureaus, rating agencies, service providers, banks /financial institutions, Government/ regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purpose that Nido may deem fit. I/We waive the privilege of privacy & privacy of contract and such disclosure shall not amount to breach of any law, rule regulation in force.
- 15) I/We hereby confirm that I / We know and understand the English language well and shall prefer to have all future communications including but not limited to a copy of loan agreement, its enclosures, notices and other relevant loan documents, in the English language only.
- 16) I/Our 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 Nido offer schemes or promotional schemes and hereby authorize Nido, its employee, agent, associate to do so. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry (NDNC) Registry) as laid down by TELECOM REGULATORY AUTHORITY OF INDIA (TRAI) will not be applicable for such communication/Calls/SMS received from its employees, agents and/or associates.
- 17) I/Our have applied for a Loan for which we have, inter alia, provided proof of address for the KYC requirements mandated by Law.
- 18) I/We hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered number/email address
- 19) I/We hereby authorize Nido to obtain KYC Identifier for downloading my/ our KYC records from Central KYC Registry.
- 20) I/Our hereby declare that the details furnished above are true and correct to my knowledge and belief and I/we undertake 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/We am/are aware that I/we may be held liable for it.
- 21) The rate of interest applicable to the loan facility shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia the Nido's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external track records etc. Based on the interest rate model adopted by the Nido's, the rate of interest for the same product and tenor may vary for different customers depending upon the above mentioned factors.
- 22) I/We have been informed by the Company with respect to rate of interest and the approach for gradation of risk and rationale for charging different rate of interest which is also available on the website of the Company
- 23) I/We confirm that I/We have not be promised any gift/discounts or any other commitment whatsoever which is not documented above or any other document. Further, I/We confirm that no cash has been collected from us with respect to the loan.
- 24) I/We have received the KYC form giving necessary information on KYC. KYC and Fair Practices Code Information is available at all the branches free of cost.

CUSTOMER CLASSIFICATION

- | | |
|--|--|
| <input type="checkbox"/> High net worth individuals with gross Annual Income > Rs.10 crore or with net-worth more than Rs. 50 crores | <input type="checkbox"/> Senior government/judicial/military officers/Current or former head of State/Governments or their family member or close relative |
| <input type="checkbox"/> Trust, Charities, NGOs and organizations receiving donations | <input type="checkbox"/> Senior executives of state-owned corporations or their family member or close relative |
| <input type="checkbox"/> Company having close family shareholdings or beneficial ownership | <input type="checkbox"/> Companies offering foreign exchange offerings |
| <input type="checkbox"/> Civil Servant/Bureaucrat or family member or close relative of Civil Servant/Bureaucrat | <input type="checkbox"/> Any other classification other than above |
| <input type="checkbox"/> Current or Former MP, MLA, MLC or Politician or their family member or close relative | |

Date

Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:

Attestation (For Office use Only)

Documents Received Certified Copies E-KYC data received from UIDAI Data received from offline verification Digital KYC Process
 Equivalent e-document Video Based KYC

KYC VERIFICATION CARRIED OUT BY	INSTITUTION DETAILS
Date <input type="text"/>	Name <input type="text"/>
Emp. Name <input type="text"/>	Code <input type="text"/>
Emp. Code <input type="text"/>	[Institution Stamp]
Emp. Designation <input type="text"/>	
Emp. Branch <input type="text"/>	
[Employee Signature]	

FATCA DECLARATION

PLEASE FURNISH THE BELOW INFORMATION ALONG WITH SUPPORTING DOCUMENTS.
Please complete in BLOCK LETTERS

	Applicant	Co-Applicant/Guarantor	Co-Applicant/Guarantor	Co-Applicant/Guarantor
Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Residence:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Applicant		Applicant		Co-Applicant		Co-Applicant	
	Yes	No	Yes	No	Yes	No	Yes	No
Please check '✓' Yes or No to each of the following questions								
1. Are you U. S. Resident?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you hold a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. If answer to any of the questions from 1 to 3 is Yes then please provide your Tax Identification Number and Social Security Number in Form W9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I hereby confirm that the information provided above is true, accurate and complete.

Subject to applicable laws I hereby consent for Nido or any of its affiliates (including branches) (collectively Nido) to share my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction.

Where required by the domestic or overseas regulators or tax authorities, I consent and agree that Nido may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.

I undertake to notify Nido within 30 Calendar Days if there is a change in any information which I have provided to Nido.

<p>Applicant</p> <p>Signature: <input style="width: 200px; height: 40px;" type="text"/></p> <p style="text-align: center; font-size: small;">Borrower</p> <p>Date: <input style="width: 100px;" type="text"/></p>	<p>Co-Applicant/Guarantor</p> <p>Signature: <input style="width: 200px; height: 40px;" type="text"/></p> <p style="text-align: center; font-size: small;">Borrower</p> <p>Date: <input style="width: 100px;" type="text"/></p>
<p>Co-Applicant/Guarantor</p> <p>Signature: <input style="width: 200px; height: 40px;" type="text"/></p> <p style="text-align: center; font-size: small;">Borrower</p> <p>Date: <input style="width: 100px;" type="text"/></p>	<p>Co-Applicant/Guarantor</p> <p>Signature: <input style="width: 200px; height: 40px;" type="text"/></p> <p style="text-align: center; font-size: small;">Borrower</p> <p>Date: <input style="width: 100px;" type="text"/></p>

Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)



Registered Office: **Nido Home Finance Limited (Nido)**, Tower 3, 5th Floor, Wing B, Kohinoor City Mall Kohinoor City, Kiroi Road, Kurla (West), Mumbai 400070 | Tel: +91 22 4272 2200 | CIN: U65922MH2008PLC182906 | www.nidohomefin.com

Application No.

Name of the applicant

Loan Amount Applied Date

Mobile No. of the Sales executive

Thank you for your application to Nido Home Finance Limited (Nido) for Home Loan/Loan Against Property ('LAP'). To ensure that there is clarity regarding Nido's product features you are requested to go through the following and sign your acceptance of the same. Kindly retain the copy of this document for your future reference.

1. **Processing Fee:** ₹ /- (non refundable in nature) to be paid along with application form.

Nido shall at its sole discretion and under intimation to you, be entitled to amend or modify above mentioned charges prospectively and all such amendments or modifications shall be deemed to be effective and binding on you.

By accepting this letter you, (Name of borrower) confirm that you have read and understood the contents of application form. You also confirm that you have not been promised any gifts / discounts or any other commitment whatsoever which is not documented above or any other document. Further, you confirm that no cash has been collected from you with respect to the loan.

Company reserves the right to retain the documents and other submissions, so submitted along with application form for internal/Statutory records purpose. You have received the KYC Form giving necessary information on KYC. KYC and Fair Practices Code information is available at all the branches free of cost. Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido) and it would endeavor to dispose your loan application within 6 weeks of submitting satisfactory information and documents.

* Above fee and charges are inclusive of taxes as applicable.

Write to us at: **Nido Home Finance Limited (Nido)** - assistance@nidohomefin.com

"The rate of interest applicable to the loan facility availed shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia the Company's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external ratings etc. Based on the interest rate model adopted by Company, the rate of interest for the same product and tenor may vary for different customers depending upon the abovementioned factors."

KNOW YOUR CUSTOMER – WHAT YOU MUST KNOW

The Company has framed a 'KYC guidelines, wherein certain personal information of the customer or prospective customer is required to be obtained.

What is KYC and when does it apply?

KYC procedures enable the Company to know/understand their customers and their financial dealings better which in turn help them manage their risks prudently. KYC is ongoing process and start with the beginning of relationship with the customer and run through the life cycle of the customer relationship.

What are the objectives of KYC?

- ensuring that only legitimate and bona fide customers are accepted
- ensuring that customers are properly identified and the risks they may pose
- verifying the identity of customers using reliable and independent source of document
- monitoring customer accounts and transactions to prevent or detect illegal activities
- Implementing processes to effectively manage the risks posed by customers trying to misuse facilities.

Which category of customers are these KYC requirements applicable?

The KYC requirement is applicable to all categories of customers transacting with the Company.

What documents are collected under KYC?

As per KYC Guidelines, minimum one colored photograph, one document of proof of identity and one document of proof of residence is required. The self - attested photocopies of required document are to be submitted and original is required to be shown for verification. An indicative list of KYC documents required for various categories of customers is given below:

Individual	Company	Partnership Firm	Limited Liability Partnership
Photograph, ID proof i.e. PAN, Passport, Driving License, UID (Aadhaar), Voter Identity Card, NREGA Job Card Address proof i.e. Passport, Driving License, UID (Aadhaar), Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy	i) Certificate of incorporation and MOA & AOA ii) Resolution of the Board of Directors & Power of Attorney (POA) granted to its managers, officers or employees to transact business on its behalf iii) PAN card or copy of PAN allotment letter iv) Any Officially Valid Document in respect of managers, officers or employees holding POA.	i) Registration certificate, if registered ii) Partnership Deed iii) POA granted to a partner or an employee of the firm to transact business on its behalf iv) Any Officially Valid Document identifying the partners and the persons holding the POA and their addresses v) Telephone bill in the name of firm/partners.	i) Registration Certificate issued by MCA ii) Limited Liability Partnership Agreement iii) PAN card copy of LLP iv) LLP Resolution duly signed by all Partners in favour of Designated Partner/s of LLP to transact business on behalf of LLP iv) PAN & Address Proof of Partners of LLP

Why should I / We comply?

Compliance of KYC requirements is mandatory under Prevention of Money Laundering Act, 2002 and rules made there under.

What if there is any change in KYC documents during life time of loan?

The changes in any of the information under KYC documents are required to be brought to the notice of the Company at the earliest.

What is Prevention of Money Laundering Act, 2002?

In India, the Anti Money Laundering (AML) mechanism is primarily governed by Prevention of Money Laundering Act, 2002 (PMLA). In each country, installation of effective mechanism, to prevent 'Money Laundering' and 'Financing Terrorism' has become an imperative task.

What are the consequences of non-compliance of KYC requirement?

If any application or existing customer profile under review found deficient due to lack of mandatory KYC documentation, further transactions may not be permitted. Also, the application shall be considered as invalid and shall not be processed further.

Disclaimer: This is an informative document prepared with a view to educate the customers about certain FAQs around KYC guidelines and Prevention of Money Laundering Act, 2002. The readers of the document are advised to contact the Company officials for detailed "KYC guideline" and any clarification/interpretation thereunder. Due care has been taken for preparing this document, however, in case of any contradiction the legal interpretation of KYC guidelines, Prevention of Money Laundering Act, 2002 shall be final and binding. Customers are further advised to regularly visit website of National Housing Bank at www.nhb.org.in and Reserve Bank of India at www.rbi.org.in