

LOAN APPLICATION FORM

Application No.

Registered Office:
 Edelweiss Housing Finance Limited (EHFL)
 Edelweiss House, Off CST Road, Kalina, Mumbai 400098 Tel: +91 22 4009 4400
 CIN: U65922MH2008PLC182906 | www.edelweishousingfin.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) / Current 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 Current Residence Owned Rented Company Provided Others _____ Please Specify

(Preferred communication address) Residence Office New Property

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

Address as per POA Deemed POA

Address Line 1

Address Line 2

Landmark



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

Address as per POA Deemed POA

Address Line 1

Address Line 2

Landmark

City State

District Pin Code

Permanent Residential Address (Keep Blank is same as current residential address)

Address Line 1

Address Line 2

Landmark

City 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

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

DETAILS OF THE INDIVIDUAL CO-APPLICANT / GUARANTOR

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>
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If Professional CA Doctor Architect Engineer Lawyer Others

Contact Details

Personal Email ID

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Document Type & Number

Expiry Date

Nature of Current Residence Owned Rented Company Provided Others *Please Specify*

(Preferred communication address) Residence Office New Property

Current Residential Address Years at Current 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 current residential 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.

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

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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

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="text"/>	<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)

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 25% in case of a company (other than a listed company); and more than 15%, in case of other non individuals.

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 |
| <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) |
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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.

	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*
Principal Partner 1 / Director					
Principal Partner 2 / Director					
Other Partners / Directors (please provide details of all partners) For Partners who are Minors, provide Guardian's name in brackets					
Partner / Director					
Partner / Director					
Partner / Director					
Partner / Director					

*provide the details of shareholding/controlling ownership having more than 25% in case of a company (other than a listed company); and more than 15%, in case of other non individuals.

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 | D | D | M | M | Y | Y | Y | Y |

EHFL 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.

	Reference 1	Reference 2
Name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
City	<input type="text"/>	<input type="text"/>
District	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Pin Code	<input type="text"/>	<input type="text"/>
No. of Yrs. known	<input type="text"/>	<input type="text"/>
Phone	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>
Relationship	<input type="text"/>	<input type="text"/>

DECLARATION AND ATTESTATION

- 1) 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
- 2) Credit appraisal at the sole discretion of :
 - Edelweiss Housing Finance Limited
- 3) I/we declare that the particulars and information furnished by me/use are true and correct to the best of my knowledge and belief and shall form the basis of any loan Edelweiss Housing Finance Limited 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
- 4) 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
- 5) I/We confirm that I/we have read the terms and conditions of Loan application and relevant brochures and understood the contents thereof
- 6) 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
- 7) I/We understand that Edelweiss Housing Finance Limited 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 company's record and shall not be returned to me/us
- 8) I/We agree that Edelweiss Housing Finance Limited 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
- 9) I/We further agree that my/our loan application and loan shall be governed by the rules of Edelweiss Housing Finance Limited which may be in force from time to time
- 10) I/We undertake to inform Edelweiss Housing Finance Limited regarding any change in my/our residence/employment/KYC and to provide any further information that may be required
- 11) I/We declare that I/We are / are not related to Director(s)/employee of :
 - Edelweiss Housing Finance Limited
- 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 our associate / affiliate / group entities including our service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitate transactions) such as risk management purposes, data analysis, audits, developing and improving new products and services, etc;
 - d) to any of our associate / affiliate / group entities to enable them to provide you with appropriate products and services; You have the right to not provide (or to withdraw by written notice at any time) your consent to the collection, use, processing and sharing of your personal information. If you choose to not provide (or to withdraw) your consent, we may not be able to provide you with certain products and services
- 14) I/We hereby authorize EHFL & give consent to disclose without notice to me/us, information furnished by me/us in application form/ related documents in relation to the facilitates availed from EHFL 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 EHFL 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/We 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 EHFL offer schemes or promotional schemes and hereby authorize EHFL, its employee, agent, associate to do so.

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"/>

Please check '✓' Yes or No to each of the following questions	Applicant		Applicant		Co-Applicant		Co-Applicant	
	Yes	No	Yes	No	Yes	No	Yes	No
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 which is your 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 EDELWEISS or any of its affiliates (including branches) (collectively EDELWEISS) 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 EDELWEISS may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.

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

Applicant

Signature:

Borrower

Co-Applicant/Guarantor

Signature:

Borrower

Date:

Date:

Co-Applicant/Guarantor

Signature:

Borrower

Co-Applicant/Guarantor

Signature:

Borrower

Date:

Date:

Acknowledgement



Corporate Office: Edelweiss Housing Finance Limited: Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Application No. _____

Name of the applicant _____

Loan Amount Applied _____ Date _____

Mobile No. of the Sales executive _____

Note : Credit appraisal at the sole discretion of Edelweiss Housing Finance Limited

Thank you for your application to Edelweiss Housing Finance Limited ("EHFL") for Home Loan/Loan Against Property ('LAP'). To ensure that there is clarity regarding EHFL'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.

EHFL 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. The Company 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: **Edelweiss Housing Finance Limited - homeservice@edelweissfin.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
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 iv) PAN card or copy of PAN allotment letter v) 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.

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