

E. SECURITY DETAILS

- 1) Security Offered: Y N 2) Type of Property Offered: Residential Commercial Plot Life Insurance Policy
 FD: Others 3) Others: _____
 4) Current Market Value (₹): _____ 5) Property Owned by : _____
 6) Property Address/Security Details: _____

F. APPLICANT REFERENCE

- 1) Name: _____
 2) Address: _____ Landmark: _____
 3) Personal E-mail ID: _____
 4) Landphone No: _____ 5) Mobile No: _____ 6) Occupation : _____

G. CO-APPLICANT DETAILS

Personal Details

- 1) Relationship with the Applicant: Father Mother Brother Sister Spouse Relative Specify: _____
 2) Relationship Proof: Ration Card Birth Certificate Passport Marriage Certificate
 3) Name: _____
 4) Father's/Spouse's Name: _____
 5) Mother's Name: _____
 6) Date of Birth: DD MM YYYY 7) Male Female 8) Married Unmarried Others (Please Specify) _____
 9) PAN: _____ (Provide Form 60, if PAN not available)
 10) Aadhaar No. YES No If Not available, UID Enrolment No: _____
 I agree to update Aadhaar on my loan account within 182 days of loan disbursement 11) CKYC: _____
 12) Passport/DL.No: _____ Date of Expiry: DD MM YYYY Voter ID
 13) Mobile No: _____ 14) E-mail: _____
 15) Qualifications: UG Diploma Graduate Doctotrate PG 16) No of Dependents: _____
 17) Current Address: _____ Landmark: _____
 City: _____ State: _____
 District: _____ Pin Code: _____ Country: _____
 18) Years in the Current Address: _____ 19) Current Address Type: Self Owned Family Rented Employer Provided
 20) Landline No. _____
 21) Permanent Address: (Same as above) _____ Landmark: _____
 City: _____ State: _____
 Pin Code: _____ Country: _____ 22) Landline No.: _____

H. BANK DETAILS (TRANSACTIONAL A/C) APPLICANT & CO-APPLICANT

Account Holder Name	Name of Bank	Branch	Account Number	IFSC Code	MICR	Operating Since
1.						
2.						

I. EMPLOYMENT OR BUSINESS DETAILS: CO-APPLICANT

- 1) Occupation: Salaried Self Employed Retired Others: _____
 2) Total Years in Service/Business: _____ 3) No. Of Years in Current Employment/Business: _____ Years 4) Age of Retirement: _____
 5) Designation/ Profession: _____
 6) Name of the Current Employer or Business/Firm: _____
 7) Nature of Business: _____ 8) Industry: _____
 9) Address of the Employer or Business/Firm: _____
 City: _____ State: _____
 Pin Code: _____ Country: _____
 10) Landphone of Employer/ business: _____ 11) Website: _____
 12) Emp ID: _____ 13) Official Email ID: _____
 13) Gross Monthly Salary/Income ₹: _____ 15) Net Monthly Salary/Income ₹.: _____
 16) Other Monthly Income ₹: _____ 17) Total Income (15+16) ₹: _____

J. FINANCIAL INFORMATION

A) Assests	Applicant	Co-applicant	B) Liabilities	Applicant			Co-applicant		
				Outstanding Amount	Monthly Installment	Balance Tenure	Outstanding Amount	Monthly Installment	Balance Tenure
1) Bank Balances (All A/c's):			1) Home Loan						
2) Fixed Deposits:			2) Personal Loan						
3) Investments: (Stock/Bonds/Mutual Funds)			3) Car/Two Wheeler						
4) Immovable Property:			4) Credit Card						
5) Other:			5) Other Loan						

*Mandatory Fields

Applicant Signature

Co-Applicant Signature

M. REFERENCE OF CO-APPLICANT

1) Name: _____
 2) Address _____
 3) Personal E-mail ID: _____
 4) Landphone No.: _____ 5) Mobile No: _____ 6) Occupation: _____

N. CHECKLIST OF SUPPORTING DOCUMENTS

Applicant	Co-Applicant	Additional Co-Applicant	Guarantor
<input type="checkbox"/> 2 Colour Photos	<input type="checkbox"/> 2 Colour Photos	<input type="checkbox"/> 2 Colour Photos	<input type="checkbox"/> 2 Colour Photos
<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID
<input type="checkbox"/> PAN	<input type="checkbox"/> PAN	<input type="checkbox"/> PAN	<input type="checkbox"/> PAN
<input type="checkbox"/> Aadhar	<input type="checkbox"/> Aadhar	<input type="checkbox"/> Aadhar	<input type="checkbox"/> Aadhar
<input type="checkbox"/> Voter ID	<input type="checkbox"/> Passport	<input type="checkbox"/> Passport	<input type="checkbox"/> Passport
<input type="checkbox"/> Passport	<input type="checkbox"/> 8 Months Bank Statement	<input type="checkbox"/> 8 Months Bank Statement	<input type="checkbox"/> Income Proof
<input type="checkbox"/> Academic Documents	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Collateral Documents
<input type="checkbox"/> Proof of Admission	<input type="checkbox"/> Collateral Documents	<input type="checkbox"/> Collateral Documents	
<input type="checkbox"/> Fees Structure	<input type="checkbox"/> Relationship Proof	<input type="checkbox"/> Relationship Proof	

O. FORM NO. 60

Form of declaration to be filled by a person who does not have a Permanent Account Number and who enters into any transaction specified in rule 1148

Full Name and Address of the declarant: _____

Particulars of transaction: _____

Amount of the transaction: _____ Are you assessed to tax? YES NO

If yes (I) Details of Ward/Circle/Range where the last return of income was filed (II) Reasons for not having permanent account number

Verification

Details of the document being produced in support of address in column 1 _____

I, _____ hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____

Date: _____

Place: _____ Signature of the declarant _____

Instruction: Documents which can be produced in support of the address are:

(a) Ration Card (b) Passport (c) Driving Licence (d) Identity Card issued by an Institution (e) Copy of the electricity bill or telephone bill showing residential address (f) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address (g) Any other documentary evidence in support of the address given in the declaration.

YES NO I/We hereby accept to avail Insurance Facilities offered by Avanse Financial Services Ltd.

P. DECLARATION

I/We declare and undertake that, (i) all the information (including electronic information), supporting documents provided towards this Loan Application are true, correct, completed and up to date in all respect; (ii) none of the material information is withheld or constitute misrepresentation; (iii) I/We shall indemnify Avanse for any loss that it may incur pursuant to this application; (iv) any change in my / our address / contact details for communication will be informed to Avanse immediately; (v) there is no insolvency and/or any criminal proceedings initiated or pending against me/us nor I/we have been adjudicated insolvent; (vi) I/We, have received all the information regarding the loan applied from Avanse and shall comply with all the terms and conditions and pay the non-refundable processing fees, charges, cost in relation thereto; (vii) Avanse, its holding, subsidiary & associate companies, agents, partners, education institutes, credit reporting agencies and any other entities authorized by Avanse (collectively referred to as "associate group") is/are authorized and entitled to use and share my/our information, for credit assessments, any regulatory and legal purposes and to verify authenticity of any statement, residence, employment, contact details, CIBIL or Credit history, document verification, reference checks, etc.; (viii) our application process is subject to Avanse's credit and underwriting norms and completion of verifications and checks. Further I/we will fully co-operate with Avanse in giving additional information; (ix) the receipt of our loan application form does not imply automatic approval of our loan.; (x) Avanse shall have absolute discretion to reject our application and that Avanse shall not be responsible / liable in any manner whatsoever to us for any rejection, or any delay in notifying us of such rejection including any costs, losses, damages or expenses or consequences caused by such rejection of our application; (xi) any application and/or processing fees will not be refunded in case of rejections/withdrawals of this loan application; (xii) processing fees and stamping charges would be deducted from disbursement, if not paid up front; the same would not be refunded; (xiii) Avanse is irrevocably authorized and entitled to retain all the documents including the application form for its records and references; (xiv) I/we have not availed or applied for a similar loan from any other bank / financial institution, and shall immediately intimate Avanse on making application for any other loan (xv) I/We consent to Avanse for granting the requested loan facility to me/us jointly or in syndication with other lenders; (xvi) I/We shall not use the proceeds of the loan facility(ies) or any part thereof, for any unauthorized, improper, illegal or unlawful purpose/activities; (xvii) I/We acknowledge that rate of interest is subject to change from time to time as determined by Avanse. The rate of interest shall also depend on applicant(s) and guarantors risk profile, quality of collateral provided and other risk verification checks done.

I/We expressly and specifically consent and authorize Avanse and its associate group to exchange, share or part with all the or any information relating to my/our existing loans and/or repayment history for cross-selling and referral purposes with its group companies and/or its/their agents/business associates. I/We hereby undertake and provide my/our consent to Avanse for sharing my/our details with Central KYC Registry and receive KYC information from Central KYC Registry or from UIDAI. I/We understand that by submitting Aadhaar number to Avanse, I/we hereby authorize Avanse a) to collect, store, use, authenticate my/our Aadhaar number and demographic information against UIDAI database by itself or via Authentication user Agency duly licensed by UIDAI, b) to use my/our Aadhaar number for other banking and transaction services, as may be applicable, and c) to use or obtain my/our demographic and/or biometric information through Aadhaar based authentication (including e-KYC, Mobile OTP (One Time Password) based, biometric and/or other lawful authentication means).

I/We hereby, authorize Avanse, its associate group to communicate with me/us by email, call, SMS, electronic communication using digital media and other channels or via any other means in relation to any of the products, services or information of Avanse and/or for cross-selling. I/We confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by Telecom Regulatory Authority of India will not be applicable for such communication/calls/SMS received from Avanse, its employees, agents and/or associates.

It is the responsibility of the Applicant to register under the Central Goods and Services Tax Act, 2017 (CGST Act), the State Goods and Services Tax (SGST) Act, 2017, Integrated Goods and Services Tax (IGST) Act, 2017, Union Territory Goods and Service Tax (UTGST) Act, 2017 (hereinafter individually/collectively called as "GST Law") as applicable to him and disclose to Avanse Financial Services Limited ('Avanse' or 'Lender') the registration number/s. I/We declare that my/our current address would be considered for the purpose of computation of GST if I/we am/are not registered under GST Law. I/We declare that my/our address registered under GST would be considered for the purpose of computation of GST if I/we am/are registered under GST Law. Where the applicant is not a minor and has a current address in India the same would be considered as address on record for the purpose of determining place of supply under GST. In case where the applicant is a minor or located outside India then Address of the Co-Applicant who is in India would be considered as address on record for the purpose of determining place of supply under GST. In case of violation of any provisions of taxation laws including GST laws by the Applicant, then the Applicant undertakes to indemnify Avanse for any loss or claim or demand or penalty, if any, which may be incurred or suffered by Avanse.

Queries: If applicant/borrower requires any clarification regarding their application/loan, they may write in to Avanse Financial Services Ltd., 001 & 002 Fulcrum, A Wing, Ground Floor, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai - 400 099 Maharashtra, or email us at wecare@avanse.com or call us at: +91 2268599999 between 9:30 am and 6:30 pm from Monday to Friday, and between 9:30 am and 2:30 pm on Saturday except public holidays.

Disclaimer: As per Avanse policies, we do not accept cash under any circumstances for any loan related transactions. Payments to Avanse Financial Services Ltd shall be only accepted in the form of Cheque/DD/NEFT/RTGS/IMPS. In case of any cash transaction with our representative / associate, the client will solely be responsible.

I/We hereby confirm that I/We am/are competent and fully authorised to give declarations, undertaking, etc. for these presents and acknowledge that after successful completion of the above, my/our application will be processed within a period of 30 days, unless special situations are encountered in relation to my / our application.

Applicant Signature _____

Co-Applicant Signature _____

Guarantor Signature _____

ACKNOWLEDGEMENT

Application Number / SL No.: _____ Name of the Applicant: _____

Dear Sir / Madam,

Please understand and acknowledge that Avanse Financial Services Ltd., would not be able to process the application until all information and supporting documents as per Avanse's credit and underwriting norms are provided to us and till all verifications and checks are completed as required. Further we request you to agree and undertake to fully co-operate with the company or its agents in complying with the same. After successful completion of the above, the application will be processed within a period 30 days, unless special situations are encountered in relation to your application.

Code: _____ Location: _____

Date: DD MM YYYY

Stamp & Sign: _____