



# **LOAN APPLICATION FORM**

Application No.

Registered Office: Nido Home Finance Limite Registered Office: Tower 3, Kirol Road, Kurla (West), M CIN: U65922MH2008PLC18	, 5th Floor, Wing B, Koh umbai 400070   Tel: +9 32906   www.nidohom	91 22 4272 220 efin.com	00	Affix recent passport size Color photograp with	h Cold	o-Applican Affix recen assport siz or photogr with	t ze raph	Affix passp Color p	with	nt ze raph	Af pa Coloi	with	ent size ograph
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Branch Name		Associate Code			Associate Name			D	ate				
DETAILS OF LOAN F	ACILITY APPLIED	)											
Language	English   Hindi	Marath	i 🗌 Bengali		nnada 🗌	Gujarati	_ N	1alayalam	_   T	elugu 🗌			
	Purchase of Resider		/ 🗆	Purchase of Comm				Lease Ren	tal Dis	countin	g 🗌		
	Loan Against Proper		ion nome	Construction of Re	sidential pro	perty		Top Up					
Type of Property	Balance Transfer: Ba	ink / institut		ommercial		Mix	ed Usa	nge			Ind	ustrial	
Status of the Property	Self Occupied			ented		Vac		,P.				ustriai	
Purpose of Loan	Loan Consolidat	ion Pr	operty Purcha		Use	Personal L	Jse	Other				_ Pleas	e Specify
Required Loan Amount	₹			Requir	ed tenure ir	years							
Value of the Property	₹			Buildu	o Area				Sq. Ft				
Property Address													
Landmark									Pir	n Code			
City						ate							
Stage of Construction	Fully Constructe		der Construction		dentified	Yes	[	No					
Owner of property  If jointly pls. mention ow	Applicant	Co-	applicant	Jointly									
APPLICANT DETAIL	S												
CENTRAL KYC REGISTR (To be filled by financial institution)	Y Application Ty			date CKYC Numb	r OTP based	I E-KYC (in	non-fa	ace to face	mode)	иро	ındatory date req	-	C
Name (Same as ID proof Maiden Name (if any) Father Name Mother Name Spouse Name PAN Number Date of Birth No. of Dependents Religion Minorities  Marital Status Educational Qualification Occupation Type ( ✓ Tick only on 1 option	Hindu	S T N S T N	Sikh  ST SC Sceman Impaired Interest In	Christian	D L E D L E No  BC (Non Creeninged	N A N N A N A N A N A N A N A N A N A N	A E A E Numbe General Murs)	der M-Mal	Other	ofession	ale al Qualif		
	6) Non-Salarie		Transp	oort Driver	Street Vend	ors 🗌	Fish	nerman 🗌		Daily W	age Wor	ker	
Contact Details Personal Email ID Official Email ID Mobile Number Official Landline Numbe		Artisan	Voterald		sidence Lar								
Proof of Identity (PoI)		_	, Voter Identity line verificatio	y Card, NREGA Job n of Aadhaar)	Card, Natio	nai Populo	ition Re	egister Lett	er, Pro	oof of Po	ssessior	of Aa	dhaar,



Document Type & Number																							$\perp$	$\perp$	$\perp$	$\perp$	$\perp$	
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Company/Firm Name		+			_		_					-			_	_	1					_	4	+	+	+	+	+
Regd. Office Address / Place of Business																						_	_		_		_	
riace of busiliess											Landr	nark											_	_	_	_	_	
City													St	ate										$\perp$	$\perp$		$\perp$	
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Tel. No.									Ex	tn N	lo.																	
Local Address from India (Sa	ame as	above	<u> </u>																									
Proof of Address*			ate of	Incorp	oratio	on / F	orma	tion	Re	gistr	ation	Certif	ficat	e 🗌	Oth	ner D	ocur	nen	t									
Company/Firm Name				1		·																T	$\overline{}$	$\top$	T	$\overline{}$	$\overline{}$	一
Regd. Office Address /		+										+			$\pm$	+	+				_	_	#	$\mp$	#	+	+	$\pm \pm$
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Years with current employer						٦.		rs of To				1								/DCI								
Company/Business Propr	rietorsh ral Gove		Part	nersh Oth	. –	Pvt	. Limit	ed Cor	npany	/ L	Pub	lic Ltc	d Co	mpai	ny	P	Public	c Se	ctor	(PSU	J)		state	e Go	veri	nme	nt	
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If Self Employed, please fill in	in the d	etails:	-Office	e Deta	ils	Ov	vned	Le	ased														$\perp$	$\perp$	$\perp$	$\perp$		
DETAILS OF THE INDIV	ΊΟΙΙΔΙ	CO.	.ΔΡΡΙ	ΙCΔΙ	ит / <i>с</i>	ΠΙΔ	RΔN	TOR																				
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CENTRAL KYC REGISTRY	Appli	cation	n Type		New		Up	date	CKYC	Nur	nber															for k		
(To be filled by financial institution)	Acco	unt Ty	pe		Norm	al	Mi	nor		Aadh	naar O	TP ba	sed	E-KY	C (in	nor	n-face	e to	face	mo	de)		upd	ate r	requ	uest)		
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Name (Same as ID proof)		4	RS		N A				M		D D		E			M E		L	Α	S				_	E	#	+	
Maiden Name (if any)			RS		N A	_		-	M		D D		E			M E		L	Α	S	T	_			E	+	+	#
Father Name		FLL	RS	5   T	N A	M	Е		M		DD	L	E		A   1	M E		L	Α	S	Т	N	А	M	E			
Mother Name		FI	RS	T	N A	M	Е		M		D D	L	Е	N .	ΑΙ	M E		L	Α	S	Т	N	А	M	Е	$\perp$	$\perp$	
Spouse Name		FI	R S	Т	N A	M	Е		M		D D	L	Е	N	A	M E		L	А	S	Т	N	А	M	E			
PAN Number								Form 6	0	Yes	s	No	)	Aadh	aar	Num	ber											
Date of Birth	D [	) -	MN	-	YY	Υ	Υ	Place o	f Birth	1						G	ende	er N	1-Ma	ale		F-Fe	ema	le		0-01	ther	s
No. of Dependents																												
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Minorities		Yes	_	No		, , ,			.ociaii		Jan		اد	111	L			1		, J.								
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Marital Status	Married	Unma	rried	Wido	w									
Educational Qualification	10th Std. or be		th Std.		Graduate	· 🗌	Post G	iraduate		Diploma/	Profession	nal Quali	fication	
Occupation Type	1) Salaried:	Govt.	PSU	PV						,				
( ✓ Tick only on 1 option)	2) Self-Employe		lancer		tractor									
	3) Business:	Large	Mediur		Small	Mic	ro							
	4) Professional:		Lawyer		gineer 🗌	Finance		onal	Archite	ecture 🗌	1			
	1,1101033101141.	Teacher/Pr			tist 🗌			onsultant		ners				
	5) Homem		0103301	Air		TVIGITUBE	mene ee	JiiJuituiii	Ott	1013				
	6) Non-Salaried		Trans	sport Dr	ivor 🗆	Ctroot \	/endors		Fisherma	n 🗆	Daily M	/age Wo	rkor [	
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Contact Details		Artisan												
Personal Email ID														
Official Email ID														
Mobile Number						1								
Official Landline Number						Residenc	e Landli	ne Numh	ner					
Proof of Identity (Pol)	(Passport, Driv	vina License.	Voter Ident	itv Cara	l. NREGA J					er Letter.	Proof of P	ossessio	on of A	adhaar.
, ,	E-KYC Authent					,		,	J	,			,	,
Document Type & Number														
									Expir	ry Date	D D	MM	YY	YY
Proof of Address (PoA) / Co	•													
	(Passport, Drivi			,		-					, .	tional F	'opulat	ion
Document Type & Number	Register Letter,	Prooj oj Pos	session oj i	quanuai	r, E-KYC AL	итеписан	iori, Ojjii	ine veriji	cation of i	Addridar)				
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Nature of Correspondence				_ ' '	Provided	Othe	:15			FIC	ase specify			
(Preferred communication	,		Office	New	Property									
Correspondence Address	Years at Corres	pondence Ac	ldress Y		N	M	Ye	ears in Cu	ırrent City	/ Y		M		
Address as per POA	Deemed POA													
Address Line 1														
Address Line 2														
						Landmark	(							
City							State							
District							Pin Co	ode						
	/// 51 1													
Permanent Residential Add	ress (Keep Blank	is same as Co	orresponde	ence Ado	dress 🔝 )									
Address Line 1														
Address Line 2						l								
						Landmark								
City							State							
District							_ Pin Co	ode						
Work Details/Business Deta														
Proof of Address*	Certificate of	of Incorporat	ion / Form	ation	Registr	ration Cert	ificate	Other	Documer	nt				
Company/Firm Name														
Regd. Office Address /														
Place of Business						Landmar	k					T	Т	
City							State	2						
District						Pin C	ode				STD Cod	le		
Tel. No.					Extn I									
Years with current employer	r/business		/ Ye	ars of To	otal Exper	ience								
Company/Business Prop	rietorship 🗌 Pa	artnership	Pvt. Lim	ited Cor	mpany	Public L	td Comp	any	Public Se	ector (PSL	J) 🗌 Sta	te Gove	rnmen	t
Cent	ral Government	Others												
If salaried, please fill in the	details:- Designat	ion					Depa	artment[						
If Self Employed, please fill i	n the details:-Off	ice Details	Owned	Le	ased									
DETAILS OF THE INDIV	WD1141 60 4D	DUICANT A		ITOD										
DETAILS OF THE INDIV	IDUAL CO-AP	PLICANT /	GUARAN	NTOR										
CENTRAL KYC REGISTRY	Application Typ	oe New	U	pdate	CKYC Nur	mber					Me	andator	y for K	YC
(To be filled by	,,											date red		
financial institution)	Account Type	☐ Norr	mal 🗌 N	linor	Aadl	haar OTP b	ased E-I	KYC (in n	on-face to	face mo	de)			
N														
Name (Same as ID proof)	F   I   R	STN	4   M   E		MI	DDL	EN	A M	E   L	AS	TNA	ME		
Maiden Name (if any)	FIR	STN			MI	D D L	E N			AS		ME	<u> </u>	
Father Name	FIR	STN			MI	D D L	EN		E   L	AS	TNA		<u> </u>	
Mother Name	FIR	STN	A M E		MI	D D L	EN	A M	E L	AS	T N A	ME		



Spouse Name PAN Number Date of Birth	F   R   S   T   N   A   M   E   M   I   D   D   L   E   N   A   M   E   L   A   S   T   N   A   A   M   T   T   A   T   T   T   T   T   T   T	rs
No. of Dependents		
Religion	Hindu Zoroastrian Sikh Christian Jain Buddhist Muslim Others	
Minorities	Yes No	
	Category A: General ST SC OBC OBC (Non Creamy Layers)	
	Category B: Ex-Serviceman Manual Scavenger	
	Category C: Visually Impaired Physically Challenged	
Marital Status	Married Unmarried Widow	
<b>Educational Qualification</b>	10th Std. or below 🗌 12th Std. 🗌 Graduate 🗌 Post Graduate 🗌 Diploma/ Professional Qualification	
Occupation Type	1) Salaried: Govt. PSU PVT	
( ✓ Tick only on 1 option)	2) Self-Employed: Freelancer Contractor	
	3) Business: Large Medium Small Micro	
	4) Professional: Doctor Lawyer Engineer Finance professional Architecture	
	Teacher/Professor	
	5) Homemaker	
	6) Non-Salaried: Farmer  Transport Driver  Street Vendors  Fisherman Daily Wage Worker	
	Artisan 🗌	
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 Aadl	haar,
Document Type & Number	E-KYC Authentication, Offline verification of Aadhaar)	
bocament type & Number	Expiry Date D D M M Y Y Y	/
Proof of Address (PoA) / Cor	respondence Address - Residential Address	T T
	(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy, National Population	า
	Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)	
Document Type & Number		
	Expiry Date DDMMYYY	YY
Nature of Correspondence F	Residence Owned Rented Company Provided Others Please Specify	
(Preferred communication a	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	
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Address Line 2		$\equiv$
7.ta di 655 Eine E	Landmark	
City	State	$\overline{}$
District	Pin Code	
	Till code	
Permanent Residential Addr	ress (Keep Blank is same as Correspondence Address   )	
Address Line 1		
Address Line 2		
	Landmark	
City	State State	
District	Pin Code Pin Code	
Work Details/Business Detail	ils	
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.		
ici. No.	Extn No.	
Years with current employer,	/business/ Years of Total Experience	
	rietorship Partnership Pvt. Limited Company Public Ltd Company Public Sector (PSU) State Government	
	ral Government Others	
If salaried, please fill in the d	details:- Designation Department Department	Ħ
• •	n the details:-Office Details  Owned  Leased	$\overline{}$
Jan zpioyea, picase illi li		

# DETAILS OF THE INDIVIDUAL CO-APPLICANT / GUARANTOR



CENTRAL KYC REGISTRY	Application Type New Update CKYC Number	Mandatory for KYC
(To be filled by		update request)
financial institution)	Account Type Normal Minor Aadhaar OTP based E-KYC (in non-face to face mod	le)
N (C		
Name (Same as ID proof)		F N A M E
Maiden Name (if any)		F N A M E
Father Name		[ 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	T N A M E
Spouse Name	FIRSTNAME MIDDLENAME LAST	T N A M E
PAN Number	Form 60 Yes No Aadhaar Number	
Date of Birth	DDD - MM - YYYY Place of Birth Gender M-Male	F-Female O-Others
No. of Dependents	Oction William	1 Temale 5 Others
•		
Religion	Hindu Zoroastrian Sikh Christian Jain Buddhist Muslim Oth	ers
Minorities	Yes No	
	Category A: General ST SC OBC OBC (Non Creamy Layers)	
	Category B: Ex-Serviceman Manual Scavenger	
	Category C: Visually Impaired Physically Challenged	
Marital Status	Married Unmarried Widow	
Educational Qualification		Professional Qualification
Occupation Type		Tolessional Qualification
( ✓ Tick only on 1 option)	1) Salaried: Govt. PSU PVT	
	2) Self-Employed: Contractor	
	3) Business: Large Medium Small Micro	
	4) Professional: Doctor Lawyer Engineer Finance professional Architecture	
	Teacher/Professor	
	5) Homemaker	
	6) Non-Salaried: Farmer Transport Driver Street Vendors Fisherman	Daily Wage Worker
	Artisan	
Contact Details	Ai tisaii 🗔	
Personal Email ID		
Official Email ID		
Mobile Number		
	Residence Landline Number	
Official Landline Number		Proof of Doscossion of Andhan
Proof of Identity (PoI)	(Passport, Driving License, Voter Identity Card, NREGA Job Card, National Population Register Letter, P E-KYC Authentication, Offline verification of Aadhaar)	Tooj oj Possession oj Addidar,
Document Type & Number	- Richard Control of Francisco	
,,	Expiry Date	D D M M Y Y Y Y
Proof of Address (PoA) / Cor	respondence Address - Residential Address	
	(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC F	Policy, National Population
	Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)	,
Document Type & Number		
	Expiry Date	D D M M Y Y Y Y
Nature of Correspondence I	Residence Owned Rented Company Provided Others Plea	ise Specify
(Preferred communication a		
Correspondence Address	Years at Correspondence Address Y M Years in Current City Y	M
Address as per POA	Deemed POA	
•	Deemed FOA	
Address Line 1		
Address Line 2		
	Landmark	
City	State State	
District	Pin Code	
Permanent Residential Addr	ress (Keep Blank is same as Correspondence Address  )	
Address Line 1		
Address Line 2		
Addiess Lille Z	Landmark	
C'I		
City	State	
District	Pin Code	
Work Details/Business Deta		
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	CTD CI-
	The state of the s	STD Code



Tel. No.			E	xtn No.				
Years with current emp	oloyer/business		rears of Total Ex	perience				
	Proprietorship Partners Central Government Ot		mited Compan	y Public Ltd	Company P	Public Sector (P	'SU) State	e Government
If salaried, please fill in	the details:- Designation				Department			
If Self Employed, please	e fill in the details:-Office Det	ails Owne	ed Leased					
DETAILS OF THE N	ON-INDIVIDUAL APPLI	CANT						
CENTRAL KYC REGISTION (To be filled by financial institution)	RY Application Type	New	Update CKY0	Number				ndatory for KYC ate request)
Entity Constitution Typ	e							
Partnership Firm Limited Liability		ship Others (pls. Specif	HUF	Priva	ate Limited Com	ipany	Publ	ic Limited Company
Name of the Firm /	Tutticisiiip c	tirers (pis. specif	71		No. of Partn	iers /		
Company					Directors			
Legal Address					Date of Part Deed / Incor		D D N	1 M Y Y Y Y
Country of Incorporation/formati	ion				Corporate Id	dentity No. (CINation No./TIN	1)/	
Industry Type		PAN			Form 60 fu	urnished:	Yes NO	
LEI No. (for non-indivi	idual borrowers only)							
Proof of Identity (Pol)								
Officially valid do Certificate of Inc Registration Cer Resolution of Bc	oard / Managing Committee ey granted to its manager, of			t on its behalf		•	eed – 1 (For Sole P	roprietorship Only)
Related Person/		DOR						Partnership/Share
applicant type*	Name	DOB dd/mm/yy	Nationality		Residential A	Address		Partnership/Share holding control %*
"Provide the details of	shareholding/controlling own	nership having	more than 10%	in case of a com	pany and other	non individuals	s Business Ent	ities"
DIN (Director Identific	cation Number)			(Mandatory i	f Related Person	n Type is Directo	or)	
Related Person Type**	Beneficial Owner \ Power				ficial \ Proprietor	r \ Benificiary \	Authorised Si	gnatory \
	person in the company			Dosigno	ation.		Contact	t No.
Name				Designa	ation		Contact	. NO.
DETAILS OF THE N	ON-INDIVIDUAL CO-AF	PLICANT						
CENTRAL KYC REGIST (To be filled by financial institution)	RY Application Type	New	Update CKY0	C Number				ndatory for KYC ate request)
Entity Constitution Typ	oe .							
Partnership Firm		•	HUF	Priva	ate Limited Com	npany	Publ	lic Limited Company
Name of the Firm /	rardieisiii)	Others (pls. Specif	у).		No. of Partn	ners /		
Company					Directors  Date of Part	tnershin		
Legal Address  Country of Incorporation/format	ion				Deed / Inco	rporation dentity No. (CIN	N)/	1 M Y Y Y Y
		Dani				ation No./TIN	V	
Industry Type	idual borrowers only)	PAN _			Form 60 fu	urnishea:	Yes NO	
LLI NO. (101 11011-11101V	iduai boiToweis offly)							



Proof of Identity (PoI)							
Officially valid doc	ument(s) in respect of pe	erson authorised	to transact			Memorandum & Articl	e of Association
Certificate of Incor	poration / Formation					Partnership Deed	
Registration Certifi	cate					Trust Deed	
Resolution of Boar	d / Managing Committee	9				Activity Proof – 1 (For S	Sole Proprietorship Only)
Power of attomey	granted to its manager, o	officers or emplo	yees to transac	t on its behalf		Activity Proof – 2 (For S	Sole Proprietorship Only)
Udyam Registratio	n Certificate						
Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality		Residential	Address	Partnership/Share holding control %*
'Provide the details of sha	archolding/controlling o	wnorshin having	more than 100	4 in case of a con	mnany & othor	non individuals Rusinoss	Entitios"
		wileisilip ilavilig	more than 107				Littues
DIN (Director Identificat	ion Number)			(iviandatory	ir Kelated Perso	on Type is Director)	
Related Person Type**	Director \ Promoter \ K Beneficial Owner \ Pow				ficial \ Proprieto	or \ Benificiary \ Authori	sed Signatory \
Details of the contact pe	erson in the company						
Name				Design	ation	C	ontact No.
	LIAIDU/DIA CO	DDI ICAA:=					
DETAILS OF THE NON	I-INDIVIDUAL CO-A	PPLICANT					
CENTRAL KYC REGISTRY (To be filled by financial institution)	Application Type	New	Update CKYC	Number			Mandatory for KYC update request)
ntity Constitution Type							
Partnership Firm	Sole Proprieto	orshin	HUF	Priva	ate Limited Con	nany	Public Limited Company
Limited Liability Par		Others (pls. Specify			ate Ellillea coll	ipany	r abite Ellitteea Company
Name of the Firm /	thership	Others (pis. specify	')		No. of Parti	oors /	
Company					Directors	ieis /	
Legal Address					Date of Par Deed / Inco		D M M Y Y Y Y
Country of						dentity No. (CIN)/	
Incorporation/formation					GST Registr	ation No./TIN	
Industry Type		PAN			Form 60 f	urnished: Yes	NO
LEI No. (for non-individu	al borrowers only)						
Proof of Identity (PoI)							
Officially valid docu	ument(s) in respect of pe	rson authorised	to transact			Memorandum & Article	e of Association
Certificate of Incor	poration / Formation					Partnership Deed	
Registration Certifi						Trust Deed	
	d / Managing Committee					*	Sole Proprietorship Only)
	granted to its manager, o	officers or employ	yees to transac	t on its behalf		Activity Proof – 2 (For S	Sole Proprietorship Only)
Udyam Registration	n Certificate						
Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality		Residentia	l Address	Partnership/Share holding control %*
Provide the details of sh		wnership having	more than 10%				Entities"
DIN (Director Identificat	,					on Type is Director)	
Related Person Type**	Director \ Promoter \ K Beneficial Owner \ Pow				ficial \ Proprieto	or \ Benificiary \ Authori	sed Signatory \
Details of the contact po	erson in the company						
Name				Design	nation	C	Contact No.

# **DETAILS OF EXISTING LOANS, if any**



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

Please also provide the details of existi Please attach a separate sheet if numb			ompanies /firm /asso	ociates from Edelweis	s group in the above tabl
BANK ACCOUNT DETAILS					
Name of Account Holder	Name of Bank	Brar	nch	Account No.(s)	Individual/Joint A/c
FINANCIAL DETAILS					
		Nick NA/conth			
Income / Expenditure	~	Net Worth		-	
Gross Annual Income	₹				
Annual Benefits					
Other income per Annum	₹		rance Policy (ies)		
Gross Annual household income	₹		ment Instrument (PPF		
Annual household expenditure	₹	Current	Balance in PF	•	
		Shares a	and Securities	₹	
		Immova	ble Property	₹	
		Others A	Assets	₹	
PROCESSING FEE** DETAILS					
Amount*: ₹ (nonrefundable in nature) to be paid a	long with application form.	lı	nstrument No.		
Bank Name				Date D	D M M Y Y Y Y
Nido shall at its sole discretion & under	r intimation to you, be entitled to a	amend or modify above	mentioned charges p	rospectively & all suc	ch amendments or
modifications shall be deemed to be ef	= :				
*Above fee & charges are inclusive of t	axes as applicable.				
REFERENCES (EXCLUDING FAM	ILY)				
	Reference 1			Reference 2	
Name					
Address					
City					
District					
Occupation					
Pin Code	No. of Yrs. k	known		N	o. of Yrs. known
	1NO. 01 115. K	WII - I		IN	o. or 113. known
Phone					

Relationship



- I/We agree that the processing fees collected upfront shall be nonrefundable, on any ground whatsoever, regardless my/our application is processed or rejected
- Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido)
- 3) I/we declare that the particulars and information furnished by me/our are true and correct to the best of my knowledge and belief & 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
- 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 & relevant annexures & understood the contents thereof
- 6) I/We are aware that the monthly instalment inter alia comprises of interest & principal & will be calculated on the basis of monthly rests
- 7) I/We understand that Nido Home Finance Limited (Nido) has the right to reject my/our application & I/We shall not hold them responsible for the same. I/We understand & agree that documents submitted for the processing of my/our application shall form a part of the Nido Home Finance Limited (Nido) record & shall not be returned to me/us
- 8) I/We agree that Nido Home Finance Limited (Nido) may take up such references & make such enquiries in respect of this loan application as it may deem necessary which may include & 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 Nido Home Finance Limited (Nido) which may be in force from time to time
- 10) I/We undertake to inform Nido Home Finance Limited (Nido) regarding any change in my/ our residence/employment/KYC & 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) 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.
- 14) I/We have applied for a Loan for which I/we have, inter alia, provided proof of address for the KYC requirements mandated by Law
- 15) I/We hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered number/email
- 16) I/We hereby declare that the details furnished above are true & correct to my /our knowledge & 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.
- 17) 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 & tenor may vary for different customers depending upon the above mentioned factors.
- 18) 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.
- 19) I/We have received the KYC form giving necessary information on KYC. KYC & Fair Practices Code Information is available at all the branches free of cost.
- 20) I/We declare & undertake that, loan will be used only for the purpose for which is it sanctioned by the Nido & purpose of use of funds under the loan will not be changed in any manner during the tenor the loan. further, I/We declare & undertake that, loan shall not be used for any illegal &/or antisocial &/or speculative purposes in any form.
- 21) I/we have been informed by the Company /Nido about the factors determining applicable rate of interest & the approach for gradation of risk and rationale for charging rate of interest. which is also available on the website of the Company.
- 22) As I/we could read, write and understand .......(language). I hereby authorize Nido to send all communications including Most Important Terms and Conditions (MITC) and Key Fact Statement (KFS) in ...... language to my/our registered email id/mobile.

S.No.	Explicit Consent
1	I/we have been informed by the Company /Nido about the factors determining applicable rate of interest and the approach for gradation of risk & rationale for charging rate of interest. which is also available on the website of the Company.
2	I/we hereby agree to provide my contact details including my mobile/telephone number & address for contacting me. I/we further agree to inform in writing to the Company, in case of any change in mobile/telephone number & address during the tenure of loan.
3	I/we hereby give by consent for contacting me/us for providing information on various Nido offers/ schemes /promotions/plans etc. through telephonic calls, WhatsApp, SMS & calls on my mobile number or any other digital / electronic mode including emails as mentioned in the Application Form, or through any other communication mode & hereby authorize Nido, its employee, agent, associate etc.to do so. Therefore, this shall not be considered as breach of "National Do Not Call Registry (NDNC) Registry) or any other law for the time being. This consent overrides my /our registration for DNC/NDNC.
4	"I/We have read & understood the information in respect of Co-lending Model of Nido & arrangement with the partner banks. Also, I/We have noted the features of Co-lending arrangement with the Partner Bank as mentioned herein above. Thus, I/we hereby give my/our explicit consent to co-lend, assign, transfer, securitize my/our loan to any partner banks as per the eligibility of my/our loan & as Nido may deem fit.
5	I/we hereby give my/our consent to Nido to obtain KYC Identifier for downloading / receiving my/ our KYC records from Central KYC Registry &/or through SMS/email through registered mobile number / email address.
6	I/we understand & consent that the updated fee and charges as mentioned on the website of the Company shall be applicable to me/us during the tenure of the loan prospectively. Link https://www.nidohomefin.com/fees_and_charges/
7	I/we hereby give my/our explicit consent to assign, transfer, securitize my/our loan to any Financial Institution / Insurance Company / any other third party, as per the eligibility of my/our loan & as Nido may deem fit. No further consent is required from me/us on transfer/sale / assignment / securitisation of full / part of loan.
8	I/we hereby authorize & consent Nido /Company to increase in MRR/HLRR, shall be adjusted in Tenure of loan, EMI and/or both respectively until specifically directed by me/us in writing.



I/we hereby provide my irrevocable consent to Nido / Company to share / disclose my/our personal information for any of the following purposes: a) to comply with applicable laws, rules & regulations, including anti-terrorism, KYC, anti-money laundering and tax reporting rules & regulations; b) to take up such references & make such enquiries in respect of this loan application as the Nido / Company may deem necessary & to comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside country of residency), & allow you to pursue remedies & 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 & services etc d) to any of your associate / affiliate / group entities to enable them to provide you with appropriate products & services. **CUSTOMER CLASSFICATION** Senior government/judicial/military officers/Current or High net worth individuals with gross Annual Income > Rs.10 crore or former head of State/Governments or their family with net-worth more than Rs. 50 crores member or close relative Trust, Charities, NGOs and organizations receiving donations Senior executives of state-owned corporations or their family member or close relative Company having close family shareholdings or beneficial ownership Civil Servant/Bureaucrat or family member or close relative of Companies offering foreign exchange offerings Civil Servant/Bureaucrat Current or Former MP, MLA, MLC or Politician or their family Any other classification other than above member or close relative Date DDMMYYYY Applicant Signature: Co-Applicant Signature: Co-Applicant Signature: Co-Applicant Signature: Write to us at: Nido Home Finance Limited (Nido) - assistance@nidohomefin.com Attestation (For Office use Only) ☐ Data received from offline verification ☐ Digital KYC Process **Documents Received** Equivalent e-document Video Based KYC KYC VERIFICATION CARRIED OUT BY INSTITUTION DETAILS Date Emp. Name Code Emp. Code Emp. Designation Emp. Branch Sourcing DSA/ DSA/ Tick √ Type Connector Code Connector Name DSA Connector Direct NA NA

Branch

RM Code

RM Name

Login

NA

NA



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

	Applicant	Co-Applicant/Guarantor	Co-A	oplicant/	'Guaranto	r	Co-	Applicar	it/Guara	ntor
Name:										
Country of Residence:										
Country of Birth:										
			Арр	licant	Appli	icant	Co-Ap	olicant	Со-Арр	olicant
Please check ' ✓ ' Yes	or No to each of the follo	owing questions	Yes	No	Yes	No	Yes	No	Yes	No
1. Are you U. S. Res	sident?									
2. Are you U.S. Citiz	zen?									
3. Do you hold a U.	S. Permanent Resident Ca	rd (Green Card)?								
	of the questions fom 1 to	3 is Yes then please provide your rity Number in Form W9								

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 it's 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.

	Applicant	Co-Applicant/Guarantor
Signature:	Borrower	Borrower
Date:		
	Co-Applicant/Guarantor	Co-Applicant/Guarantor
Signature:	Borrower	Borrower
	borrowci	



	List of Documents											
Customer Type	**Officially Valid Document (OVD) For Identity & Address Proof	Income Document*	Common Document									
Where Applicant Co-Applicant is an Individual Salaried Employees	Passport  Driving license  Proof of possession of Aadhaar Number ((Redact first eight no of Aadhaar)  Voter's Identity Card issued by the Election Commission of India  Job card issued by NREGA duly signed by an officer of the State Government  Letter issued by the National Population Register containing details of the name & address	Account) Certificate & Proof of business along with Business profile Last 2 years' income tax returns with Profit/loss Account (Duly certified by	Educational Qualification Proof (Latest Degree)     Pan Card of Applicant/Co-Applicant									
Whether Applicant/ Co- Applicant is a Sole Proprietor	For KYC of Proprietor, please refer OVD Section above	Last 2 years' income Tax returns with all Annexure (Duly authenticated of tax	(GST Certificate, Electricity Bill,									
Whether Applicant/ Co- Applicant is a Company	Certificate of Incorporation     Memorandum of Association and Articles & Association     Pan card of Company     List of Shareholders along with share holding pattern on company letter head     For KYC of Director/Authorised Personnel, please refer OVD Section above	authority)  • Certificate & Proof of business along with Business profile  • Last 6 months' bank statements  • Last 12 months GST Returns	telephone bill) Certificate & Proof of business existence along with business Profile  Pan card of Company  Proof of business existence along with business Profile									
Whether Applicant/ Co- Applicant is a Limited Liability Partnership ~ LLP	Certificate of Incorporation     LLP Agreement     For KYC of limited Partner/ Authorised Personnel, please refer OVD Section above											
Whether Applicant/ Co- Applicant is a Partnership Firm	Registration certificate     Partnership Deed with all Amendment     For KYC of Partner/ Authorised     Personnel, please refer OVD Section     above											
Whether Applicant/ Co- Applicant is a Society/Trust	<ul> <li>Registration Certificate, Bye laws~ Society</li> <li>Trust Deed in Case of Trust</li> <li>Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority)</li> <li>For KYC of Trustee/ Authorised Personnel, please refer OVD Section above</li> </ul>	Last 6 months bank statements	Pan card of society/Trust/HUF     Last 3 years income tax returns with     Profit/loss Account (Duly certified by     chartered Accountant)									
Whether Applicant/ Co- Applicant is a HUF	HUF Deed     Proof of registered office of HUF     Latest electricity bill or any other certificate from statutory authority )     Certificate & Proof of business existence along with business Profile     Photos of Karta, Co –Parcener     For KYC of karta/ Co Parcener, please refer OVD Section above											

- All documents have to be Self- attested Photocopy of Title Documents of the Property, Approved Plan Dual Filled Application from with across signature on photograph
- Process Fee Cheque in favour of "Nido Home Finance Ltd"/Payment via Razorpay link sent by Nido Home Finance (We do not accept any cash)
  \* For Loans where customers income is assessed via Personal Discussion from employee/Vendor of Nido the income document is not mandatory
- \*\*For Director/Authorised Personnel/Beneficiary Owner/Proprietor/Partner/Trustee/Karta KYC, please refer OVD Document
- $\ensuremath{^{***}\mathsf{For}}$  Loans where customers income is assessed only PAN card is Mandatory



		Features o	f Co-lending arrangement b/w	Nido Home Finance Ltd. and Ba	anks	
S. No.	Particulars		Details of Co Lending	State Bank of India	DCB Bank	
1	Arrangement Type		Priority Sector Lending (PSL)	PSL	PSL	
2	Loan Sharing Ratio between bank & Nido Home Finance Limited	-	Minimum 20% will be retained by Nido	80:20	80:20	
3	Origination	Features of Co Lending	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment.	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment.	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment	
4	Underwriting		certain louis subject to its due ambenee. louis subject to its due ambenee.		Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will asess the loan as per its policy & shall have the right to reject certain loans subject to its due diligence.	
5	Documentation & Policy		Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	
6	Interest Rate	-	All inclusive interest rate will be charged to borrowers	All inclusive interest rate will be charged to borrowers		
7	Risk Sharing, asset classification & provisioing		Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly.	Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly	Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly	
8	Loan Management	-	Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	
9	Customer Relationship Management		Nido Home Finance Limited shall be the s documentation requirement, feedback e	single point of interface for the customers tc.	for any request, complaint, grievance,	
10	Timeline for Grievance Resolution by Nido Home Finance Ltd	Roles & responsibilities	30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd. on the website of the Company for details including escalation)	30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd on the website of the Company for details including escalation)	30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd on the website of the Company for details including escalation)	
11	Credit Information Company (CIC) Reporting		,	e Finance Limited in toto after loan disbu basis the loan sharing arrangement (80:20	,	



Nido Home Finance Limited

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0			N	N			

CKNOWLEDGEMEN	<b>IT</b>																			но	4 E	FIN	AN	CE
e <b>gistered Office: Nido Home Fina</b> ı ırla (West), Mumbai 400070   Tel:											, Kirc	l Ro	ad,	App	licat	ion	ion No.							
Name of the applicant																								
Loan Amount Applied															D	ate								
Mobile No. of the Sales exec	utive																							
Thank you for your application product features you are reference.						•	,			_			, ,	,						,	_		_	
Loan Amount Applied  Mobile No. of the Sales execution  Thank you for your application product features you are recommended.	on to	Nide				•	,			_			, ,	,	en en	sure				,	_		_	

(signatures of all the borrowers/co-borrowers/parties to the transactions)

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

"I/We have read & understood the information in respect of Co-lending Model of Nido having arrangement with the partner banks. Also, I/We have understood the features of Co-lending arrangement with the Partner Bank as mentioned herein above. Thus, I/we hereby give my/our explicit consent to co-lend, assign,

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 & 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 & Fair Pratices Code information is available at all the branches free of cost. Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido) & it would endeavor to dispose your loan application within 6 weeks of submitting satisfactory information & documents.

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

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

transfer, securitize my/our loan to any partner banks as per the eligibility of my/our loan and as Nido may deem fit.

"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 & when does it apply?

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

### What are the objectives of KYC?

- ensuring that only legitimate & bona fide customers are accepted
- ensuring that customers are properly identified & the risks they may pose
- verifying the identity of customers using reliable & independent source of document
- monitoring customer accounts & 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 & one document of proof of residence is required. The self - attested photocopies of required document are to be submitted & 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 & the persons holding the POA & 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 & 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' & '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 & 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" & 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.nbb.org.in and Reserve Bank of India at www.rbi.org.in