

nido

H O M E F I N A N C E

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,
Kiroil 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 itCo-Applicant
Affix recent
passport size
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Affix recent
passport size
Color photograph
with
signature across it

Please fill in all the required details in CAPITAL LETTERS.

Tick ☒ boxes as applicable.Branch
NameAssociate
CodeAssociate
Name

Date

DETAILS OF LOAN FACILITY APPLIED

Language	English <input type="checkbox"/>	Hindi <input type="checkbox"/>	Marathi <input type="checkbox"/>	Bengali <input type="checkbox"/>	Tamil <input type="checkbox"/>	Kannada <input type="checkbox"/>	Gujarati <input type="checkbox"/>	Malayalam <input type="checkbox"/>	Telugu <input type="checkbox"/>
Type of Loan	Purchase of Residential Property <input type="checkbox"/>			Purchase of Commercial Property <input type="checkbox"/>			Lease Rental Discounting <input type="checkbox"/>		
	Loan Against Property <input type="checkbox"/>			Construction of Residential property <input type="checkbox"/>			Top Up <input type="checkbox"/>		
	Balance Transfer: Bank / Institution name <input type="text"/>								
Type of Property	<input type="checkbox"/> Residential		<input type="checkbox"/> Commercial		<input type="checkbox"/> Mixed Usage		<input type="checkbox"/> Industrial		
Status of the Property	<input type="checkbox"/> Self Occupied		<input type="checkbox"/> Rented		<input type="checkbox"/> Vacant				
Purpose of Loan	<input type="checkbox"/> Loan Consolidation		<input type="checkbox"/> Property Purchase		<input type="checkbox"/> Business Use		<input type="checkbox"/> Personal Use		<input type="checkbox"/> Other <input type="text"/> Please Specify
Required Loan Amount	₹ <input type="text"/>				Required tenure in years <input type="text"/>				
Value of the Property	₹ <input type="text"/>				Buildup Area <input type="text"/>		Sq. Ft <input type="text"/>		
Property Address	<input type="text"/>								
	<input type="text"/>								
Landmark	<input type="text"/>								Pin Code <input type="text"/>
City	<input type="text"/>				State <input type="text"/>	<input type="text"/>			
Stage of Construction	<input type="checkbox"/> Fully Constructed		<input type="checkbox"/> Under Construction		Property Identified <input type="checkbox"/> Yes <input type="checkbox"/> No				
Owner of property	<input type="checkbox"/> Applicant		<input type="checkbox"/> Co-applicant		<input type="checkbox"/> Jointly				
If jointly pls. mention owner's name <input type="text"/>									

APPLICANT DETAILS

CENTRAL KYC REGISTRY (To be filled by financial institution)	Application Type	<input type="checkbox"/> New	<input type="checkbox"/> Update	CKYC Number	<input type="text"/>	Mandatory for KYC update request)			
	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)	<input type="text"/>								
Maiden Name (if any)	<input type="text"/>								
Father Name	<input type="text"/>								
Mother Name	<input type="text"/>								
Spouse Name	<input type="text"/>								
PAN Number	<input type="text"/>	Form 60	<input type="checkbox"/> Yes <input type="checkbox"/> No	Aadhaar Number	<input type="text"/>				
Date of Birth	<input type="text"/>	Place of Birth <input type="text"/>			Gender	M-Male <input type="checkbox"/>	F-Female <input type="checkbox"/>	O-Others <input type="checkbox"/>	
No. of Dependents	<input type="text"/>								
Religion	Hindu <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Muslim <input type="checkbox"/> Others <input type="text"/>								
Minorities	<input type="checkbox"/> Yes <input type="checkbox"/> No								
	Category A: <input type="checkbox"/> General <input type="checkbox"/> ST <input type="checkbox"/> SC <input type="checkbox"/> OBC <input type="checkbox"/> OBC (Non Creamy Layers) <input type="checkbox"/>								
	Category B: <input type="checkbox"/> Ex-Serviceman <input type="checkbox"/> Manual Scavenger								
	Category C: <input type="checkbox"/> Visually Impaired <input type="checkbox"/> Physically Challenged								
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widow								
Educational Qualification	10th Std. or below <input type="checkbox"/> 12th Std. <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Diploma/ Professional Qualification <input type="checkbox"/>								
Occupation Type (✓ Tick only on 1 option)	1) Salaried: <input type="checkbox"/> Govt. <input type="checkbox"/> PSU <input type="checkbox"/> PVT								
	2) Self-Employed: <input type="checkbox"/> Freelancer <input type="checkbox"/> Contractor								
	3) Business: <input type="checkbox"/> Large <input type="checkbox"/> Medium <input type="checkbox"/> Small <input type="checkbox"/> Micro								
	4) Professional: <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Engineer <input type="checkbox"/> Finance professional <input type="checkbox"/> Architecture <input type="checkbox"/>								
	<input type="checkbox"/> Teacher/Professor <input type="checkbox"/> Artist <input type="checkbox"/> Management Consultant <input type="checkbox"/> Others <input type="text"/>								
	5) <input type="checkbox"/> Homemaker								
	6) Non-Salaried: <input type="checkbox"/> Farmer <input type="checkbox"/> Transport Driver <input type="checkbox"/> Street Vendors <input type="checkbox"/> Fisherman <input type="checkbox"/> Daily Wage Worker <input type="checkbox"/>								
	<input type="checkbox"/> Artisan <input type="checkbox"/>								

Contact Details

Personal Email ID	<input type="text"/>								
Official Email ID	<input type="text"/>								
Mobile Number	<input type="text"/>								
Official Landline Number	<input type="text"/>				Residence Landline Number	<input type="text"/>			

Proof of Identity (Pol)

(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)

Name (Same as ID proof)	<input type="text"/>
Maiden Name (if any)	<input type="text"/>
Father Name	<input type="text"/>
Mother Name	<input type="text"/>
Spouse Name	<input type="text"/>
PAN Number	<input type="text"/> Form 60 <input type="checkbox"/> Yes <input type="checkbox"/> No Aadhaar Number <input type="text"/>
Date of Birth	<input type="text"/> Place of Birth <input type="text"/> Gender M-Male <input type="checkbox"/> F-Female <input type="checkbox"/> O-Others <input type="checkbox"/>
No. of Dependents	<input type="text"/>
Religion	Hindu <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Muslim <input type="checkbox"/> Others <input type="text"/>
Minorities	<input type="checkbox"/> Yes <input type="checkbox"/> No
Category A:	General <input type="checkbox"/> ST <input type="checkbox"/> SC <input type="checkbox"/> OBC <input type="checkbox"/> OBC (Non Creamy Layers) <input type="checkbox"/>
Category B:	<input type="checkbox"/> Ex-Serviceman <input type="checkbox"/> Manual Scavenger
Category C:	<input type="checkbox"/> Visually Impaired <input type="checkbox"/> Physically Challenged

Marital Status ☐ Married ☐ Unmarried ☐ Widowed

Educational Qualification ☐ 10th Std. or below ☐ 12th Std. ☐ Graduate ☐ Post Graduate ☐ Diploma/ Professional Qualification ☐

Occupation Type
(✓ Tick only on 1 option)

1) Salaried: ☐ Govt. ☐ PSU ☐ PVT

2) Self-Employed: ☐ Freelancer ☐ Contractor

3) Business: ☐ Large ☐ Medium ☐ Small ☐ Micro

4) Professional: ☐ Doctor ☐ Lawyer ☐ Engineer ☐ Finance professional ☐ Architecture ☐
☐ Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Others ☐

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 Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)*

Document Type & Number Expiry Date

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

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 Landmark

City State

District Pin Code

Permanent Residential Address (Keep Blank is same as Correspondence 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 (To be filled by financial institution)	Application Type	<input type="checkbox"/> New <input type="checkbox"/> Update	CKYC Number	<input type="text"/>	Mandatory for KYC update request)
	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 Name

Mother Name

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

CENTRAL KYC REGISTRY (To be filled by financial institution)	Application Type <input type="checkbox"/> New <input type="checkbox"/> Update CKYC Number <input type="text"/>		Mandatory for KYC update request)
	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)	<input type="text"/>		
Maiden Name (if any)	<input type="text"/>		
Father Name	<input type="text"/>		
Mother Name	<input type="text"/>		
Spouse Name	<input type="text"/>		
PAN Number	<input type="text"/>		
Date of Birth	<input type="text"/>		Form 60 <input type="checkbox"/> Yes <input type="checkbox"/> No Aadhaar Number <input type="text"/>
No. of Dependents	<input type="text"/>		Place of Birth <input type="text"/> Gender M-Male <input type="checkbox"/> F-Female <input type="checkbox"/> O-Others <input type="checkbox"/>
Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Muslim <input type="checkbox"/> Others		
Minorities	<input type="checkbox"/> Yes <input type="checkbox"/> No		
	Category A: <input type="checkbox"/> General <input type="checkbox"/> ST <input type="checkbox"/> SC <input type="checkbox"/> OBC <input type="checkbox"/> OBC (Non Creamy Layers) <input type="checkbox"/>		
	Category B: <input type="checkbox"/> Ex-Serviceman <input type="checkbox"/> Manual Scavenger		
	Category C: <input type="checkbox"/> Visually Impaired <input type="checkbox"/> Physically Challenged		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widow		
Educational Qualification	<input type="checkbox"/> 10th Std. or below <input type="checkbox"/> 12th Std. <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Diploma/ Professional Qualification <input type="checkbox"/>		
Occupation Type (✓ Tick only on 1 option)	1) Salaried: <input type="checkbox"/> Govt. <input type="checkbox"/> PSU <input type="checkbox"/> PVT		
	2) Self-Employed: <input type="checkbox"/> Freelancer <input type="checkbox"/> Contractor		
	3) Business: <input type="checkbox"/> Large <input type="checkbox"/> Medium <input type="checkbox"/> Small <input type="checkbox"/> Micro		
	4) Professional: <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Engineer <input type="checkbox"/> Finance professional <input type="checkbox"/> Architecture <input type="checkbox"/>		
	<input type="checkbox"/> Teacher/Professor <input type="checkbox"/> Artist <input type="checkbox"/> Management Consultant <input type="checkbox"/> Others <input type="checkbox"/>		
	5) <input type="checkbox"/> Homemaker		
	6) Non-Salaried: <input type="checkbox"/> Farmer <input type="checkbox"/> Transport Driver <input type="checkbox"/> Street Vendors <input type="checkbox"/> Fisherman <input type="checkbox"/> Daily Wage Worker <input type="checkbox"/>		
	<input type="checkbox"/> Artisan <input type="checkbox"/>		
Contact Details			
Personal Email ID	<input type="text"/>		
Official Email ID	<input type="text"/>		
Mobile Number	<input type="text"/>		
Official Landline Number	<input type="text"/>		Residence Landline Number <input type="text"/>
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	<input type="text"/>		
	<input type="text"/>		Expiry Date <input type="text"/>
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	<input type="text"/>		
	<input type="text"/>		Expiry Date <input type="text"/>
Nature of Correspondence Residence	Owned <input type="checkbox"/> Rented <input type="checkbox"/> Company Provided <input type="checkbox"/> Others <input type="checkbox"/> Please Specify		
(Preferred communication address)	<input type="checkbox"/> Residence <input type="checkbox"/> Office <input type="checkbox"/> New Property		
Correspondence Address	Years at Correspondence Address Y <input type="text"/> M <input type="text"/> Years in Current City Y <input type="text"/> M <input type="text"/>		
<input type="checkbox"/> Address as per POA <input type="checkbox"/> Deemed POA			
Address Line 1	<input type="text"/>		
Address Line 2	<input type="text"/>		
	<input type="text"/>		Landmark <input type="text"/>
City	<input type="text"/>		State <input type="text"/>
District	<input type="text"/>		Pin Code <input type="text"/>
Permanent Residential Address (Keep Blank is same as Correspondence Address <input type="checkbox"/>)			
Address Line 1	<input type="text"/>		
Address Line 2	<input type="text"/>		
	<input type="text"/>		Landmark <input type="text"/>
City	<input type="text"/>		State <input type="text"/>
District	<input type="text"/>		Pin Code <input type="text"/>
Work Details/Business Details			
Proof of Address*	<input type="checkbox"/> Certificate of Incorporation / Formation <input type="checkbox"/> Registration Certificate <input type="checkbox"/> Other Document <input type="text"/>		
Company/Firm Name	<input type="text"/>		
Regd. Office Address / Place of Business	<input type="text"/>		
	<input type="text"/>		Landmark <input type="text"/>
City	<input type="text"/>		State <input type="text"/>
District	<input type="text"/>		Pin Code <input type="text"/> STD Code <input type="text"/>

[illegible]

DETAILS OF THE NON-INDIVIDUAL APPLICANT

[illegible]

Entity Constitution Type

<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> HUF	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Public Limited Company
<input type="checkbox"/> Limited Liability Partnership				
<input type="checkbox"/> Others (pls. Specify) _____				

Name of the Firm / Company		No. of Partners / Directors	
Legal Address		Date of Partnership Deed / Incorporation	<div style="display: flex; justify-content: space-between;"> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">D</div></div> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">D</div></div> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">M</div></div> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">M</div></div> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">Y</div></div> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">Y</div></div> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">Y</div></div> <div><div style="border: 1px solid black; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;">Y</div></div> </div>
Country of Incorporation/formation <input type="checkbox"/> <input type="checkbox"/>		Corporate Identity No. (CIN)/ GST Registration No./TIN	

Industry Type <input style="width: 100%;" type="text"/>	PAN <input style="width: 100%;" type="text"/>	Form 60 furnished: <input type="checkbox"/> Yes <input type="checkbox"/> NO
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LEI No. (for non-individual borrowers only)	<input style="width: 100%;" type="text"/>
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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)
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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

(To be filled by financial institution)

Application Type

☐ New

☐ Update

CKYC Number

Mandatory for KYC update request)

Entity Constitution Type

<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> HUF	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Public Limited Company
<input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Others (pls. Specify) _____				

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

Industry Type <input style="width: 80%;" type="text"/>	PAN <input style="width: 80%;" type="text"/>	Form 60 furnished: <input type="checkbox"/> Yes <input type="checkbox"/> NO
LEI No. (for non-individual borrowers only) <input style="width: 90%;" type="text"/>		

Proof of Identity (PoI)

<input type="checkbox"/> Officially valid document(s) in respect of person authorised to transact	<input type="checkbox"/> Memorandum & 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 & other non individuals Business Entities”

DIN (Director Identification Number) <input type="text"/>	(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.
<input type="text"/>	<input type="text"/>	<input type="text"/>

DETAILS OF THE NON-INDIVIDUAL CO-APPLICANT

CENTRAL KYC REGISTRY (To be filled by financial institution)	Application Type <input type="checkbox"/> New <input type="checkbox"/> Update	CKYC Number <input type="text"/>	Mandatory for KYC update request)
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Entity Constitution Type

<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> HUF	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Public Limited Company
<input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Others (pls. Specify) <input type="text"/>			

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

Industry Type <input type="text"/>	PAN <input type="text"/>	Form 60 furnished: <input type="checkbox"/> Yes <input type="checkbox"/> NO
LEI No. (for non-individual borrowers only) <input type="text"/>		

Proof of Identity (PoI)

<input type="checkbox"/> Officially valid document(s) in respect of person authorised to transact	<input type="checkbox"/> Memorandum & 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 & other non individuals Business Entities”

DIN (Director Identification Number) <input type="text"/>	(Mandatory if Related Person Type is Director)
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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.
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

Income / Expenditure

Net Worth

<input type="checkbox"/> Savings in Bank	₹ _____
<input type="checkbox"/> Deposits	₹ _____
<input type="checkbox"/> Life Insurance Policy (ies)	₹ _____
<input type="checkbox"/> Government Instrument (PPF/NFC)	₹ _____
<input type="checkbox"/> Current Balance in PF	₹ _____
<input type="checkbox"/> Shares and Securities	₹ _____
<input type="checkbox"/> Immovable Property	₹ _____
<input type="checkbox"/> Others Assets	₹ _____

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

Bank Name Date

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

Reference 1

Reference 2

[illegible]

TERMS AND CONDITIONS

- 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 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 address
- 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.

9	<p>I/we hereby provide my irrevocable consent to Nido / Company to share / disclose my/our personal information for any of the following purposes :-</p> <p>a) to comply with applicable laws, rules & regulations, including anti-terrorism, KYC, anti-money laundering and tax reporting rules & regulations;</p> <p>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;</p> <p>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.</p> <p>d) to any of your associate / affiliate / group entities to enable them to provide you with appropriate products & services.</p>
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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"/> Trust, Charities, NGOs and organizations receiving donations <input type="checkbox"/> Company having close family shareholdings or beneficial ownership <input type="checkbox"/> Civil Servant/Bureaucrat or family member or close relative of Civil Servant/Bureaucrat <input type="checkbox"/> Current or Former MP, MLA, MLC or Politician or their family member or close relative	<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"/> Senior executives of state-owned corporations or their family member or close relative <input type="checkbox"/> Companies offering foreign exchange offerings <input type="checkbox"/> Any other classification other than above
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Date

Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:
<div></div>	<div></div>	<div></div>	<div></div>

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

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" value=""/> Emp. Name <input type="text" value=""/> Emp. Code <input type="text" value=""/> Emp. Designation <input type="text" value=""/> Emp. Branch <input type="text" value=""/> <div>[Employee Signature]</div>	Name <input type="text" value=""/> Code <input type="text" value=""/> <div>[Institution Stamp]</div>

Sourcing Type	Tick ✓	DSA/ Connector Code	DSA/ Connector Name
DSA	<input type="checkbox"/>		
Connector	<input type="checkbox"/>		
Direct	<input type="checkbox"/>	NA	NA
Branch Login	<input type="checkbox"/>	NA	NA
RM Code	-----		
RM Name	-----		

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	
Please check '✓' Yes or No to each of the following questions	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 fom 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 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	Signature:  Borrower
Date: <input type="text"/>	Date: <input type="text"/>
Co-Applicant/Guarantor	Co-Applicant/Guarantor
Signature:  Borrower	Signature:  Borrower
Date: <input type="text"/>	Date: <input type="text"/>

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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Latest Salary Slip for last 3 months/ Form 16 for last 2 years• Last 6 months' bank statements (Salary Account)• Certificate & Proof of business along with Business profile• Last 2 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant)	<ul style="list-style-type: none">• Educational Qualification Proof (Latest Degree)• Pan Card of Applicant/Co-Applicant
Whether Applicant/ Co- Applicant is a Sole Proprietor	<ul style="list-style-type: none">• For KYC of Proprietor, please refer OVD Section above	<ul style="list-style-type: none">• Last 2 years' income Tax returns with all Annexure (Duly authenticated of tax authority)• Certificate & Proof of business along with Business profile• Last 6 months' bank statements• Last 12 months GST Returns	<ul style="list-style-type: none">• Proof of registered office of company (GST Certificate, Electricity Bill, 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 Company	<ul style="list-style-type: none">• 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		
Whether Applicant/ Co- Applicant is a Limited Liability Partnership ~ LLP	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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 style="list-style-type: none">• Registration Certificate, Bye laws~ Society• Trust Deed in Case of Trust• Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority)• For KYC of Trustee/ Authorised Personnel, please refer OVD Section above	<ul style="list-style-type: none">• Last 6 months bank statements	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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		
<ul style="list-style-type: none">• 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) <p>* For Loans where customers income is assessed via Personal Discussion from employee/Vendor of Nido the income document is not mandatory</p> <p>**For Director/Authorised Personnel/Beneficiary Owner/Proprietor/Partner/Trustee/Karta KYC, please refer OVD Document</p> <p>***For Loans where customers income is assessed only PAN card is Mandatory</p>			

Features of Co-lending arrangement b/w Nido Home Finance Ltd. and Banks

S. No.	Particulars		Details of Co Lending	State Bank of India	DCB Bank
1	Arrangement Type	Features of Co Lending	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		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		Underwriting shall be done by Nido Home Finance Limited & the Partner Bank will assess the loan as per its policy & shall have the discretion to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will assess the loan as per its policy & shall have the right to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will assess 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	All inclusive interest rate will be charged to borrowers
7	Risk Sharing, asset classification & provisioning		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	Roles & responsibilities	Nido Home Finance Limited shall be the single point of interface for the customers for any request, complaint, grievance, documentation requirement, feedback etc.		
10	Timeline for Grievance Resolution by Nido Home Finance Ltd		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		CIC reporting shall be done by Nido Home Finance Limited in toto after loan disbursal. After the completion of assignment, Partner Bank & Nido shall report to CICs basis the loan sharing arrangement (80:20)		

Nido Home Finance Limited

ACKNOWLEDGEMENT

Registered Office: Nido Home Finance Limited (Nido), Tower 3, 5th Floor, Wing B, Kohinoor City Mall Kohinoor City, Kirod 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.

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

(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.

By accepting this letter you, (Name of borrower) confirm that you have read & 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 & 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 Practices 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

"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.nhb.org.in and Reserve Bank of India at www.rbi.org.in