

LOAN APPLICATION FORM: -

(Please Read the Guidelines on the last page)



OFFICE USE

LOAN APPLICATION CUM CERSAI KYC FORM

Branch: _____

Employee Name: _____

Employee ID: _____

Employee Designation: _____

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PERSONAL INFORMATION

	Applicant	Co Applicant 1
Salutation		
First Name		
Middle Name		
Last Name		
Father's First Name		
Father's Last Name		
Mother's First Name		
Mother's Last Name		
Resident Status		
No of Adult dependents		
No of Child dependence		
Height		
Weight		
Is Smoker		
Birthplace		
Date of Birth		
Ex-servicemen		
Widow		
Person Disability		
Manual Scavenger		
Minority		
Caste/Category	<input type="checkbox"/> General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST	<input type="checkbox"/> General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST
Preferred Language		
Religion		
Gender	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> OTHER	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> OTHER
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow
Accommodation		
Qualification		
Aadhaar Card No.		
GST Number		
Pan Card No.		
Passport No.		
Voter ID No.		
Driving License No.		

(Current Address) Address Line1		
Address Line2		
Landmark		
City		
State		
Pin code		
(Permanent Address) Address Line1		
Address Line2		
Landmark		
City		
State		
Pin code		
Mobile No.		
Alternate Mobile No.		
WhatsApp No.		
Email ID		
Mailing Address		
Relationship with Applicant		
Present Accommodation		
EMPLOYMENT INFORMATION		
	Applicant	Co Applicant 1
Occupation Category		
Nature Of Occupation		
Business/Employer Name		
Business/Employer Email Id		
Business/Employer Mobile No.		
Employed From		
Address Line1		
Address Line2		
Landmark		
City		
State		
Pin code		
Total Work Experience / Business		
UAN Number		

FINANCIAL DETAILS

INCOME (Rs.)	Applicant	Co Applicant 1
Income Type		
Gross Income (Monthly)		
Gross Annual Income (Yearly)		
Other Income (Monthly)		
Expenses (Monthly)		
Net Monthly Income		

BANK ACCOUNT DETAILS (INDIVIDUAL)

Account Holder Name	Bank Name	Branch Name	Account Type	Account Since	Overdraft Limit	Account Number(s)	IFSC Code	MICR Code

LOAN REQUIREMENTS DETAILS

PRODUCT	SCHEME DESCRIPTION	LOAN PURPOSE
<p>Property Selected <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>Green Field</p> <p>Property Aps Approved</p> <p>Aps No.</p> <p>Address Line1</p> <p>Address Line2</p> <p>City</p> <p>District</p> <p>Taluka</p> <p>Landmark</p> <p>State</p> <p>Pin code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="text-align: center;">Construction Stage</p> <p><input type="checkbox"/> Ready <input type="checkbox"/> Under Construction Stage of Construction:</p> <p>Development <input type="checkbox"/> Under Construction <input type="checkbox"/> Ready</p>		
Loan Requirements Details		
Interest Option		

REFERENCES

	REFERENCE 1	REFERENCE 2
Title		
Full Name		
Relationship		
Mobile No.		
Address 1		
Address 2		
Landmark		
City		
State		
Pin code		

INSURANCE DETAILS

	Applicant
Would you be interested in taking insurance arranged by AHFL	
Who is the Insured Person	
Nominee Name	
Nominee Date of Birth	
Height	
Weight	
Is Smoker	
Birthplace	
Life Insurance	<input type="checkbox"/> Pramerica life insurance Ltd <input type="checkbox"/> Other: _____
Property Insurance	<input type="checkbox"/> Go Digit <input type="checkbox"/> Bajaj General Insurance Other: _____
Group Critical Illness Policy	<input type="checkbox"/> Go Digit <input type="checkbox"/> Bajaj General Insurance Other: _____

APPLICATION CHARGES DETAILS

Instrument Type:		Instrument Date:	
Instrument No.:		Amount:	
Bank Name:		Branch:	
RTGS / NEFT Details:		RTGS / NEFT Date:	

TARIFF SCHEDULE

Fee Type	Amount
Login Fee (Paid along with loan application non-refundable)	Up to Rs.3500 Plus Applicable GST (Non-refundable on cancellation/rejection of loan application)
Documentation Charges	From Rs.2000/- upto Rs.5000/- Plus applicable GST (charge varies on Loan Sanction Amount slab)
Legal, Valuation and Technical Charges	From Rs.3000/- upto Rs.5800/- Plus Applicable GST (charges varies on Loan Sanction Amount slab)
Administrative Charges (Inclusive of Documentation, Legal Valuation, Technical & CERSAI charges - as applicable)	Home Loan/Top up - Up to Rs.5100 or 1.5% Plus applicable GST on Sanction Amount whichever is higher LAP/NIP/Project Loan - Up to Rs.5100/- or 2% Plus applicable GST on Sanction Amount whichever is higher
Subsequent Technical Verification (Only In Construction Cases)	Rs.500/- Plus applicable GST
Cheque/ECS/Direct Debit/ACH Bounce (Per Instrument/Transaction)	Rs.500/-
Penal Charges on Delay/default of Installment- (EMI/PEMI) or violation of any material Terms and conditions of loan sanctioned/Loan agreement	At 24% per annum charged on the loan EMI/PEMI amount under delay/default , for the proportionate actual period of delay/default post due date plus GST as applicable, non-cumulative (the reason being the rate should be double the average normal rate of interest applicable to such customers to prevent or not to commit any delay/default in making payment future)
Recovery (Legal/Possession & Incidental Charges)	as per actuals paid to various parties/authorities/legal services Plus applicable GST
Penal Charges on Delay/non-execution of Security creation	24% annually Plus Applicable GST on loan Outstanding amount Rs. 2500 per day of delay (the reason is to make the security creation on property as a compulsory requirement for availing mortgage loan)
Cheque/ECS/Direct Debit/Ach Swapping (Per Set)	Rs.500/- Plus applicable GST
Duplicate No Dues Certificate/ IT Certificate	Rs.500/- Plus applicable GST
Copy Of Property Papers	Rs.500/- Plus applicable GST
DOCUMENT HANDLING CHARGES ON LOAN CLOSURE	Rs.2000/- Plus applicable GST
Any Type of Statement - Statement of Account (SOA)/ Foreclosure Statement/ Repayment Schedule/ List of Document (LOD)	Rs.500/- Plus applicable GST (per statement)
Switch Fees (Fixed to Floating or vice-a-versa) excluding the scenario of ROI change/revision in any sanction terms	3% of Loan Outstanding balance Plus applicable GST
Re-substitution Fees	0.50% of the loan outstanding balance and undisbursed amount (if any) plus applicable GST
Insurance Charges	As per actuals
Loan Cancellation charges for processing of loan, due to any reason of delay/non-compliance by customer prior to cheque handover (Per loan account)	For Loan Sanction up to 10 lacs -Rs 3000/- For Loan Sanction between 10 lacs -25 lacs - Rs 5000/- For loan Sanction greater than 25 lacs- Rs 10000/-
Compensation for Delay in hand-over of original property documents	After 30 days from the full repayment of loan, if delay due to any reasons on the side of AHFL, a compensation of Rs.5000/- per day will be provided to borrowers. If there is any delay on the part of borrower, such period to be excluded from calculating the above period. Additional 30 days to be provided for recreation of lost/missing title deed.

Prepayment / Foreclosure Charges

Interest Type	Source of Fund	Housing Loan (HL)	Non-Housing Loan (NHL)
Floating Rate of Interest	Own Source / Balance Transfer	NIL	<ul style="list-style-type: none"> • Other than Business Purpose: - NIL charges • End Use as Business Purpose: - <ul style="list-style-type: none"> i) Loans granted till 31.12.2025, 3% of principal repayment & applicable GST. ii) Loans granted from 01.01.2026 onwards <ul style="list-style-type: none"> a) Sanction amount up to 50 lakhs - NIL charges b) Sanction amount above 50 lakhs - 3% of Loan principal repayment & applicable GST
Fixed Rate of Interest	Own Source	NIL	3% of Loan Principal repayment /pre-closure Amount & applicable GST
Fixed Rate of Interest	Balance Transfer	3% of Loan Outstanding & Applicable GST	3% of Loan Principal repayment /pre-closure Amount & applicable GST
✓ For Project/builder Loans – 2% of the Loan Outstanding & applicable GST			
✓ Semi Fixed rate of Interest (combination of fixed and floating rate) loans will depend on whether the loan is on floating / fixed rate at the time of pre-payment / pre-closure			
✓ The aforesaid charges are subject to change at the company's discretion			

- This is a receipt of your application. You may contact our sales executive/Branch within 5 to 6 Days for preliminary discussion or further completion of documents if deemed necessary.
- All charges/fees to be paid through AHFL Branches/ AHFL Representatives by A/c payee crossed cheque in favor of "Aadhar Housing Finance Ltd." In case Online payment mode selected for making payment. Use AHFL website or payment link attached to your AHFL Loan A/c no. For updated information on Fee & Charges, please refer AHFL's website at link <https://aadharhousing.com/ready-reckoner/services-and-charges>.
- In the event, if the Admin & Other charges are not paid by the Applicant and Co-Applicant/s, it is agreed that such Admin & Other Charges payable, as mentioned in Offer/Sanction letter, shall be first deducted/adjusted against the disbursement of the loan and only the balance/remaining loan amount will be released as disbursement.
- The loan application will be disposed of within a period of 4 weeks from the date of receipt of duly completed loan application i.e. with all requisite information /Papers
- Cash payments are to be made ONLY against valid receipt issued by AHFL officials.
- AHFL does NOT charge any amount over and above the charges mentioned above and will NOT be liable or responsible for making payment of any amount to unauthorized persons, or any other unauthorized payment link/ website or message.
- Applicable GST or Govt. taxes will be charged extra along with above mentioned charges as applicable.
- The above terms & conditions have been understood / read over to us, and we accept the same.
- The timeline for decisioning of loan application will be 30 days from the date of submission of application and complete document in all aspect as per the requirements.
- The above timeline excludes the time taken by the customer to revert or any clarification/information sought to process the application for hand-over of property documents.

DECLARATION

I/We declare that all the particulars and information given in this application form are true, correct and complete and that they shall form the basis of any loan AHFL may decide to grant to me/us. I/We hereby authorize AHFL or its authorized representatives to verify the details furnished/to be furnished by me/us for the purpose of the loan from AHFL. I/We confirm that I/We have/had no insolvency proceedings against me/us nor have I/We been adjudicated insolvent. I/We further confirm that I/We have read the brochure and understood the content. All payments in favour of AHFL should be made only by a crossed cheque or demand draft. I/We undertake to inform to AHFL regarding any changes in my/our occupation/employment. I/We further agree that my/our loan shall be governed by the rules of AHFL which are in force at the time of making the application and which may be changed in future at the sole discretion of AHFL. I/ We hereby acknowledge, agree and confirm that we have read the AHFL Privacy Policy available at <https://aadharhousing.com/privacy-policy> and I/ We provide my/our express consent to AHFL for collecting, storing, processing and sharing (including with DSAs, co-lenders, KYC service providers and other third party service providers of AHFL) my/our personal information in accordance with the privacy policy. I/We hereby give my/our consent and authorize Aadhar Housing Finance Ltd (AHFL) to use and share personal data/information related to me/us and my/our account with your related parties, affiliates, group entities and partners/service providers (the said entities), for sourcing and promoting financial products/services to me/us. Accordingly the said entities/parties may contact me/us for marketing their financial products and services. I/We hereby give my/our consent that if any discrepancy is found or observed from the information given above and the documents produced in support thereof, AHFL shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed, in such an event, the processing fee shall be liable to be forfeited. I/We authorize AHFL or its agent service provider to carry out CIBIL/other bureau enquiries/reports, share customer data, make references, and carry out any other third-party vendor checks/verifications relating to information in this application form and supporting documents which AHFL considers necessary. I/We shall indemnify AHFL against any loss or damage (which AHFL may suffer) because of any action/ claim raised by such institutions or any third party for referring, conducting investigations and/or making disclosures in terms of the preceding clause.

I/ We give my consent to fetch / download my KYC Records from the Central KYC Registry (CKYCR) database, for the purpose of verification of my/our records from the database of CKYCR Registry. I understand that my KYC Record includes my Personal information such as my name, address, date of birth, etc. shall be fetched / downloaded by AHFL towards processing of my / our loan application

I/We confirm that I/We have/had no insolvency proceeding against me/us nor have I/We ever been adjudicated insolvent and further confirm that I/We have read the brochure and understood the contents. I/We agree that AHFL reserves the right to accept/reject this loan application without assigning any reason whatsoever and that I/We reserve no right to appeal against this decision of AHFL. I/We understand that application fee and processing fee paid is non-refundable and my/our application being rejected by AHFL for any reason whatsoever or same being withdrawn by me, I/We shall not be entitled for the refund of the same either in part or full. I/We further agree that any facility that may be provided to me/us shall be governed by the rules of AHFL that may be in force from time to time. I/We will be bound by the Terms and Conditions of the facility/ies that may be granted to me/us. I am/We are aware that the repayments are by way of equated monthly instalments (EMI) comprising of principle and interest and are calculated on the basis of monthly rests. I am/We are resident(s) and citizen(s) of India. I am/ We are applying for a loan to acquire the property for own use or mortgage our current property and not for speculative purposes.

We being the Borrowers confirm that we are not connected, related with or meeting any of the following criteria in relation with AHFL viz: (a) each member of the board of directors, supervisory board or equivalent body of AHFL; (b) each member of AHFL's executive or Senior management; (c) each of us holding, directly or indirectly, more than 5% of the voting or non-voting share capital of AHFL; (d) each of our parents, children and siblings falling under clauses (a) through (c) above; (e) each of our spouses falling under clauses (a) through (d) above; and (f) any connection with the holding, subsidiary, associate or affiliate entities of AHFL or its Promoters falling under clauses (a) through (e) above.

"On Application of the loan with AHFL, we the applicants and co-applicants confirm having read the terms and conditions mentioned hereinunder and understood the approach to be adopted by AHFL towards gradation of risk and the rationale for charging different rate of interest to different categories of applicants and co-applicants.

For this purpose, AHFL also consider the following factors like cost of funds, margin and risk premium to income, profile of the applicants and co-applicants, re-payment capacity, other financial commitments, credit history, loan to value ratio, type of security/collateral for mortgage, purpose/end use of loan, Regulatory Capital/ Provisions required etc. Accordingly, AHFL may charge different rate of interest to different categories."

I/WE ALSO UNDERSTAND AND AGREE THAT THE LOGIN FEES IS NON-REFUNDABLE.

It is the responsibility of the customer to communicate the GSTIN of a particular state for the purpose of billing. The determination of the location of supplier of service shall be at the sole discretion of AHFL and would be determined basis applicable GST law. I/We hereby authorize AHFL, its group companies, agents/representatives providing me/us information on various products, offers and services provided by AHFL/its group through any mode (telephone calls/SMS/emails). I/We declare that my current address would be considered for the purpose of GST if I/We am/are not registered under GST Act. I/We declare that my address registered under GST would be considered for the purpose of GST if I/We am/are not registered under GST Act I/We declare & confirm that I am/we are submitting my/our Aadhaar Card copy with UID No. for VID based authentication /verification with my/our explicit consent for the purpose of sanctioning Housing/mortgage Loan by AHFL.

I/we hereby undertake that AHFL team has duly explained all terms and conditions for being eligible for PMAY 2.0 ISS subsidy. We have understood well and make sure that we comply all norms before applying for subsidy on Subsidy Portal

YES NO

It is observed from the records available with us, that you are keen and interested to obtain the financial assistance / loan from AHFL. However, to proceed further towards for processing your request for application of the loan, we are initiating the various checks against the documents / information with inhouse and vendors and your credit bureau check towards the steps for processing of your loan request. Hence, by applying for the loan we understand that you are providing your unconditional acceptance / consent towards the above-mentioned checks to be conducted to ascertain the facts of the documents / information submitted by you. In case of any disconnect in the information provided, you may approach us on 1800 3004 2020 or write to us on customercare@aadharhousing.com.

OFFICE USE

From Number: _____

Branch: _____

Sourcing Channel: _____

Sourcing Channel Name: _____