



Application Form

LOAN DETAILS

Application Form No : 3000023637
Loan Amount requested : 3500000
Loan Tenure (Months) : 240
Purpose of Loan : Plot purchase and construction
Product : HOME LOAN_AHF
Scheme : PLOT AND HOME CONSTRUCTION LOAN
Sub Scheme : New
PMAY : NO

APPLICANT DETAILS

PERSONAL DETAILS

Existing Customer : NO
Name : KANHAIYA BHARTI
Father Name : gokal bharti
Spouse Name : sandhya bharti
Maiden Name : NA
Mother Name : rukmani bharti
Gender : Male
Date of Birth : 02/11/1975
Marital Status : Married
CKYC No. : NA
Citizenship : IND
Residency Status : RI
Category : Other Backward Caste
Religion : Hindu
Current Residence : Rented
Qualification : Graduate



CURRENT/COMMUNICATION ADDRESS

Address 1 : Ashoka society arera Colony
Address 2 : H. No. E7/112
Address 3 : Bhopal



Landmark : NA
District : Bhopal
State : Madhya Pradesh
City : Bhopal
Pincode : 462001
Residing Since : 3 Years0 Months
Mobile No : +91 9907133611
Email ID : kanhaiyabharti99071@gmail.com
Proof of Address : NA

PERMANENT / REGISTERED ADDRESS

Same as Current : No
/Communication Address
Address 1 : Ashoka society arera Colony
Address 2 : H. No. E7/112
Address 3 : Bhopal
Landmark : NA
District : Bhopal
State : Madhya Pradesh
City : Bhopal
Pincode : 462001

OCCUPATION/BUSINESS DETAILS

A) Salaried / Self Employed : SENP
Company / Occupation Type : Proprietorship
Work Experience / No of years : 60 Months
in business
Company Name : OM CONSTRUCTIONS
Designation : NA
Industry type : Civil engineering
Off. Ph. with STD Code : NA
Office Address 1 : Ashoka societye7/112,
Bhopal, Bhopal, Madhya
Pradesh, 462001
Office Address 2 : NA
Office Address 3 : NA
Landmark : NA
City : Bhopal
District : Bhopal
State : Madhya Pradesh
Pincode : 462001
Official Email ID : NA



Total Monthly Income : 720000

Other Monthly Income : NA

Annual Household Income : NA

B) Only for Self Employed

Profession : NA

CIN No : NA

Date of Incorporation : NA

C) Preferred Mailing Address : Current Address

Preferred email id for communication : NA

IDENTITY PROOF

PAN No. : CJRPB9283L

Aadhaar No. : XXXXXXXXX1846

Voter ID : NA

Passport No. : NA

Passport expiry date : NA

Driving Licence : NA

DL Expiry Date : NA

NREGA Job Card : NA

BANK DETAILS

Name of Account Holder(Yrs) : KANHAIYA BHARTI

Name of Bank (Yrs) : SBI

Branch(Yrs) : NA

Account Type (Yrs) : Saving Account

Account Number(Yrs) : 00000031272798836

Banking Since(Yrs) : 6 Months

CO-APPLICANT DETAILS**PERSONAL DETAILS**

Existing Customer : NO

Name : SANDHYA BHARTI

Father Name : makhan puri goswami

Spouse Name : kanhaiya bharti



Maiden Name	:	NA
Mother Name	:	rampuri goswami
Gender	:	Female
Date of Birth	:	07/05/1982
Marital Status	:	Married
CKYC No.	:	NA
Citizenship	:	IND
Residency Status	:	RI
Category	:	Other Backward Caste
Religion	:	Hindu
Current Residence	:	Rented
Qualification	:	Graduate



CURRENT/COMMUNICATION ADDRESS

Address 1	:	Ashoka society arera Colony
Address 2	:	H. No. E7/112
Address 3	:	Bhopal
Landmark	:	NA
District	:	Bhopal
State	:	Madhya Pradesh
City	:	Bhopal
Pincode	:	462001
Residing Since	:	3 Years0 Months
Mobile No	:	+91 9584021574
Email ID	:	kanhaiyabharti99071@gmail.com
Proof of Address	:	NA

PERMANENT / REGISTERED ADDRESS

Same as Current /Communication Address	:	No
Address 1	:	Ashoka society arera Colony
Address 2	:	H. No. E7/112
Address 3	:	Bhopal
Landmark	:	NA
District	:	Bhopal
State	:	Madhya Pradesh
City	:	Bhopal
Pincode	:	462001

OCCUPATION/BUSINESS DETAILS



A) Salaried / Self Employed : Others
Company / Occupation Type : NA
Work Experience / No of years in business : NA
Company Name : NA
Designation : NA
Industry type : NA
Off. Ph. with STD Code : NA
Office Address 1 : NA
Office Address 2 : NA
Office Address 3 : NA
Landmark : NA
City : NA
District : NA
State : NA
Pincode : NA
Official Email ID : NA
Total Monthly Income : 0
Other Monthly Income : NA
Annual Household Income : NA

B) Only for Self Employed
Profession : NA
CIN No : NA
Date of Incorporation : NA

C) Preferred Mailing Address : Current Address
Preferred email id for communication : NA

IDENTITY PROOF

PAN No. : CJRPB9286R
Aadhaar No. : XXXXXXXX9780
Voter ID : NA
Passport No. : NA
Passport expiry date : NA
Driving Licence : NA
DL Expiry Date : NA
NREGA Job Card : NA

BANK DETAILS

Name of Account Holder(Yrs) : NA
Name of Bank (Yrs) : NA



Branch(Yrs) : NA
 Account Type (Yrs) : NA
 Account Number(Yrs) : NA
 Banking Since(Yrs) : NA

GENERAL DETAILS

GST RELATED DETAILS

GST Applicable : NO
 GSTIN/UIN : NA

PROPERTY DETAILS(COLLATERAL)

Property Identified : No
 Type of Property :
 Declared Property Occupancy : NA
 Unit No : NA
 Address 1 : Revenue Record No:Street
 name landmark:
 Address 2 : NA
 Landmark :
 City : Bhopal
 District :
 Pincode :
 State :
 No. of Years at Current City : NA
 Proposed Property Occupancy : NA
 Property Transaction Type : NA
 Property Age (Yrs) : --
 Applicable Market Rate : --
 Property Value : --
 Area (Sq.ft) : --
 Carpet Area : --
 Land Area : --
 Property Owner Name : KANHAIYA BHARTI
 Number of dwelling Units : 1
 Is the legal title of dwelling unit clear ? : NA
 Will ABHFL be able to obtain first mortgage of the dwelling unit ? : NA

FEE DETAILS



Fee Amount :
Payment Date :
Type of Payment : NA
Payment Mode : NA
Cheque Number :
Bank Name :

REFERENCE**REFERENCE 1**

Name : nitesh gupta
Address 1 : shahpurakolar road , Bhopal,
Bhopal, Madhya Pradesh
Address 2 : NA
Pincode : 462001
Landline : NA
Mobile No : +91 9301776869
Relationship with Reference : FRIEND

REFERENCE 2

Name : aashish wan goswami
Address 1 : bhopalnehru nagar, Bhopal,
Bhopal, Madhya Pradesh
Address 2 : NA
Pincode : 462001
Landline : NA
Mobile No : +91 7869072220
Relationship with Reference : FRIEND

FOR OFFICE USE ONLY**SOURCING CHANNEL DETAILS**

Date of Application : 01/03/2024
Sourcing Employee Name : Ritu Singh
Channel Name : Sohan Singh Lingwal
Channel Code : RPA421018671
Sourcing Employee Code : BSM
Scheme Group : PLOT AND HOME
CONSTRUCTION LOAN
Location Name : Bhopal
Location Code : 28

**ESTIMATE OF REQUIRED FUNDS**

Purchase/Construction Cost : NA
Other Cost : NA
Total Requirement of Funds : NA

ESTIMATE OF SOURCE OF FUNDS

Loan Requested from ABHFL : NA
Others : NA
Total Requirement of Funds : NA

Declaration

1. I/We hereby declare that the details furnished in the loan application form are true and correct to the best of my knowledge and belief and I under take 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 am aware that I may be held liable for it.
2. I /We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/ or any criminal proceedings have been initiated and /or are pending against me/ us and that I/We have never been adjudicated insolvent by any court or other authority.
3. No action nor other steps have been taken or legal proceedings started by or against me/us in any court or law/other authorities for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my /our assets.
4. I/We declare that I/We have not made any payments in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application. I/we shall not hold Aditya Birla Housing Finance Ltd. (hereinafter referred to "ABHFL") liable for any such payments made by us to the executive collecting this application.
5. I/We understand and acknowledge that ABHFL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject our application and ABHFL shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me /us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reasons of such rejection, or any delay in notifying me/us of such rejection, of our application.
6. I/We understand and am/are aware that the processing fees collected from me/us by ABHFL, is for the purpose of ABHFL reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether ABHFL sanctions this loan application of mine or not.
7. I/We confirm that I /we shall not use the products or the credit /loan facility(s) (or any part thereof) for any improper/illegal or unlawful purpose/ activities.
8. I/We shall inform to ABHFL regarding any changes in my /our address(s) or my employment or profession.
9. I/ We am / are aware of the Fair Practices Code adopted by ABHFL which is placed on ABHFL's website www.adityabirlahousingfinance.com.
10. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned /required to be done for this.
11. I/We confirm that I/we shall cooperate with ABHFL and furnish additional documents and/or shall execute such other documents, if necessary to enable ABHFL to abide by/comply with all other existing /further directives of the statutory /regulatory authorities/any other authority acting under any Law.
12. I/We hereby give consent to the ABHFL or its Authorized Agents and third party service providers or any third person authorised by ABHFL to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, whatsapp etc. and further authorize the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers or any third party as ABHFL may nominate in order to provide information and updates to me on various financial and investment products and offering of any other products and /or services provided by such persons.
13. I/We Agree that all personal or transactional related information / documents collected/provided by me can be shared /transferred and disclosed with the abovementioned parties including with any regulatory, statutory, or judicial authorities for compliance with any law or regulation or with third parties for information / document verification or validation or other related purposes in accordance with privacy policy as available at the website of the ABHFL.



14. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address and to carry out requisite checks by such processes as may be permissible under the law including verification of documents / details submitted for KYC purposes towards my / our loan application accessing and procuring data from databases maintained by statutory or other authorities constituted by law
15. I / We, hereby submit voluntarily at my / our own discretion, physical copy of Aadhaar letter or downloaded Aadhaar (e-Aadhaar) or offline electronic Aadhaar XML as issued by Unique Identification Authority of India (UIDAI) to ABHFL, for the purpose of establishing my identification/ address proof, in individual capacity or as an authorized signatory in case of non-individual borrower, as the case may be and; hereby consent to ABHFL for its verification to establish its genuineness through such verification modes acceptable as per UIDAI or under any Act or law, from time to time. I / We, further confirm that the purpose of collecting Aadhaar has been explained to me / us and ABHFL has informed that my demographic information and any other information shall not be used for any purpose other than for the purpose of verification, or as per requirements of law. I, further agree to have been sufficiently informed by ABHFL about other alternative documents that can be submitted for establishing proof of identification and address.
16. I/We hereby provide our consent to ABHFL to obtain my / our information / personal data from Credit Information Company and/or information utility and/or such institution set up under the provisions of law from time to time, as and when required.
17. Please reach out to me with regard to various financial products and services ('Purpose') offered by the subsidiaries of Aditya Birla Capital Ltd. ('ABC Companies').
18. I hereby authorise the respective ABC Companies and their authorised agents/service providers to contact me to inform me about their product offerings/services from time to time and also to conduct checks on my credit information with any of the credit bureaus in order to provide relevant products/services.
19. I confirm that this authorisation shall override my NDNC registration and I can be contacted through any channel of communication including but not limited to email, telephone, sms, whatsapp or any other similar mode for the above Purpose.
20. This consent /authorisation is provided by me voluntarily and shall remain valid and subsisting until withdrawn by me.

IMPORTANT NOTE

1. That the receipt of your application form for the loan does not imply automatic approval of your loan by ABHFL. ABHFL may request for additional documents other than those in connections with the application. I/We confirm that executive who collected my /our applications/ documents has informed me/us and I/we am/are fully aware: That government tax as may be applicable from time to time will be charged in connection with the Loan. That ABHFL will not be liable for loss or delay in receipt of the documents. That incomplete/defective applications will not be processed and ABHFL shall not be responsible for any manner for the resulting delay or otherwise. That the applications forms, documents/ photographs will not be returned under any circumstances once submitted to ABHFL. That approval for the applications is the sole discretion of ABHFL. That the quantum of the loan will be finally decided by ABHFL and ABHFL has not made any commitment to me /us regarding the same. That equated instalments (EMI) will be due on 5th / 10th of every month (will be mentioned in sanction letter)
2. The Most Important Terms and Conditions mentioned above are an indicative list of terms and conditions of our loan products. These Terms and Conditions are further described in our loan agreement under relevant sections / schedules and therefore should be read in conjunction with those mentioned in the loan agreement.

Name : KANHAIYA BHARTI

Signature Of the Applicant

Date : 2024-03-08

Place : Bhopal

Name : SANDHYA BHARTI

Signature Of the Co-Applicant

Date : 2024-03-08

Place : Bhopal