**CUSTOMER APPLICATION FORM**

**To,**

**DSP Finance Private Limited (formerly known as DSP Investment Managers Private Limited)**11TH FLOOR, MAFATLAL CENTRE, NARIMAN POINT, MUMBAI – 400 021  **Re: Application for Loan Against Securities**

I/We **{{salutation}}. {{name}}** request you to sanction me/us **Loan against securities** of **₹** **{{creditLimit}}** for the purpose of **{{endUse}}**. The following particulars are submitted in respect of me/ourselves for consideration of the proposal.

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| --- | --- |
| **APPLICATION DETAILS:** | |
| Product | Loan against securities |
| Application number | {{opportunityId}} |
| **PRIMARY APPLICANT DETAILS:** | |
| Customer photo | {{image\_placeholder}} Captured at: {{customerPhotoTimestamp}} Customer IP: {{customerPhotoIp}} |
| Salutation | {{salutation}} |
| Name | {{name}} |
| Date of birth | {{dateOfBirth}} |
| Gender | {{gender}} |
| Father’s Name | {{fatherName}} |
| Marital status | {{maritalStatus}} |
| Address line 1 | {{address.addressLine1}} |
| Address line 2 | {{address.addressLine2}} |
| Address line 3 | {{address.addressLine3}} |
| State | {{address.state}} |
| District/city | {{address.district}} |
| Pincode | {{address.pinCode}} |
| PAN | {{pan}} |
| OVD type | {{poaType}} |
| OVD Number | XXXX XXXX {{lastFourDigitsOfAadhar}} |
| Phone number | {{phoneNumber}} |
| Email address | {{emailID}} |
| Educational qualification | {{qualification}} |
| Income | {{incomeRange}} |
| Employment status | {{employmentStatus}} |
| **TERM LOAN DETAILS:** | |
| Facility Value Limit | ₹{{creditLimit}} |
| Processing fees | ₹{{processingFeeBaseValue}} (excl. GST) |
| Purpose of loan | {{endUse}} |
| **CUSTOMER BANK DETAILS:** | |
| Customer’s bank name | {{bankName}} |
| Customer bank account number | {{bankAccountNumber}} |
| Customer bank IFSC | {{bankIFSC}} |
| **SOURCING CHANNEL DETAILS:** | |

**CUSTOMER APPLICATION FORM DECLARATIONS**

1. I/We hereby declare and affirm that I/We am/are citizen(s) and permanent resident(s) of the Republic of India.
2. In cases where the Borrower is not an individual, I/We represent that I/We am/are authorised to act on behalf of the Borrower and bind the Borrower to the terms of the loan documents.
3. I/We understand and acknowledge that this application is intended for Indian residents only and is not intended for citizens, residents, persons, or entities accessing from any country outside India. I/We further acknowledge that no services shall be provided by DSP Finance Private Limited to any person or entity in any country outside India.
4. I/We expressly acknowledge and understand that this application shall not be construed to imply automatic approval of my/our loan by DSP Finance Private Limited.
5. I/We understand, am/are aware, and expressly agree that processing fees shall become due on execution of the loan documents and are non-refundable to me/us.
6. I/We solemnly declare that all the particulars, KYC details, and any other information and details given/filled in this Application Form are true, correct, complete, and up to date in all respects, and that I/We have not withheld any information whatsoever. I/We authorize and give consent to DSP Finance Private Limited to verify the said information directly or through any third-party agent, as deemed fit by DSP Finance Private Limited.
7. I/We undertake to inform DSP Finance Private Limited of any changes to the provided information immediately. I/We acknowledge that it is my/our responsibility to ensure that the data is correct and updated, and to immediately intimate in writing in case of any changes to the information provide by me/us.
8. I/We expressly understand and agree that if any of the information provided in this application is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be solely held liable for it and I/We shall indemnify DSP Finance Private Limited from any and all claims, losses, damages, and liabilities, costs and expenses, including without limitation legal fees and expenses, arising out of or related to any inaccuracies or falsities in the provided information. Furthermore, I/We acknowledge that DSP Finance Private Limited shall be entitled to revoke and/or recall the loan at its sole discretion in such circumstances.
9. I/We hereby provide express consent to DSP Finance Private Limited to carry out the KYC and other requisite checks by such processes as may be permissible under law.
10. I/We hereby give explicit consent to DSP Finance Private Limited for fetching KYC documents and details from DigiLocker.
11. I/We hereby voluntarily consent to submit to DSP Finance Private Limited, at my/our discretion, a copy of Aadhaar card/e-Aadhaar/offline electronic Aadhaar XML as issued by the Unique Identification Authority of India ("UIDAI") after masking the Aadhaar number. This submission is for the purpose of establishing my/our identity/address proof in line with the directions/guidelines issued by the governmental authorities from time to time. I/We further give my/our consent to DSP Finance Private Limited for the collection, storage and use of my/our Aadhaar number for the specified purpose and for disclosure of my Aadhaar to an authorised third party for verification of my/our Aadhaar to establish its genuineness in such manner as permitted by UIDAI or under any law from time to time. I/We am/are aware of the purpose for which DSP Finance Private Limited is collecting my/our offline electronic Aadhaar XML. DSP Finance Private Limited has informed me/us that my/our Aadhaar submitted to DSP Finance Private Limited shall not be used for any purpose other than for verification of my/our identity as per the requirements of law for the purpose of providing me/us the loan. I/We am/are aware that I/we may submit an alternative identification document which can provide sufficient proof for the purpose mentioned above.
12. I/We hereby provide express consent to DSP Finance Private Limited for updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time. I/We also provide express consent to DSP Finance Private Limited for accessing, downloading, and procuring data therefrom and relying upon the same for the purpose of KYC checks. I/We consent to verification of the data in such manner as DSP Finance Private Limited deems fit and DSP Finance Private Limited may further seek additional information or perform enhanced due diligence.
13. I/We expressly consent to receive information/intimation from CKYCR through SMS/Email, notwithstanding my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry.
14. I/We hereby confirm, certify, and declare that my/our current address is the same as the address on the Aadhaar/KYC documents retrieved/downloaded from offline KYC/CKYCR, and the same is correct and updated. In case of any change in address or any other details, I/We agree and undertake to notify DSP Finance Private Limited and will submit the latest self-attested KYC documents through an acceptable mode of communication.
15. I/We hereby understand and acknowledge that DSP Finance Private Limited may, if required, seek information or documents in addition to what is mentioned in its KYC-PMLA Policy which is available at <https://dspfin.com/assets/Policies/KYC%20AML%20Policy%20DSP%20Finance.pdf> . I/We hereby agree to provide such additional information or documents as may be requested by DSP Finance Private Limited.
16. I/We expressly authorize and provide consent for DSP Finance Private Limited, its group companies, its various service providers or agents, to contact me/us through e-mails, telephones, messages, SMS, WhatsApp or other applications or otherwise, even if my/our names appear in the Do Not Call or Do Not Disturb Register. This consent extends to informing me/us about marketing schemes, promotional schemes, various financial and other products and/or offerings of other services, loyalty programs, or any other aspect offered by them. I/We agree to the use of e-mails, messages, SMS, WhatsApp, and/or other applications for communication or sharing of information or documents, and to abide by the terms and conditions of such applications. I/We agree that this consent shall continue to be valid even if the loan applied for has been
17. I/We hereby expressly agree and authorize DSP Finance Private Limited to collect, disclose, and process any information and data relating to me/us (including personal sensitive data or information, any information requiring consent under the Information Technology Act, 2008 and/or any other statute, and/or 'financial information' as defined in Section 3(13) of Insolvency and Bankruptcy Code, 2016), subject to applicable law and for the purpose of the loan, in or outside India without any prior notice or intimation to me/us, to:
    1. any affiliates, group members of the lender, their employees, agents, or representatives;
    2. third parties engaged for marketing services and products.
    3. rating agencies, insurers, insurance brokers, or credit protection providers to DSP Finance Private Limited or DSP group;
    4. service providers or professional advisers of DSP group, with rights to share with their sub-contractors in any jurisdiction;
    5. credit bureaus, databases/databanks, banks, financial institutions, information utilities, or other lenders of the Borrower, who may process and use this information as deemed fit, including furnishing processed data to other entities as specified by the Reserve Bank of India.
    6. any governmental authority or person as required by applicable law or pursuant to an order/direction of such governmental authority;
    7. any person to whom DSP Finance Private Limited may potentially assign, transfer, or novate rights/obligations under the loan documents/loan;
    8. any person involved in processing or managing data relating to the loan or me/us; and/or

any other person as DSP Finance Private Limited deems fit.

1. I/We understand and expressly acknowledge that the loan facility shall be disbursed by DSP Finance Private Limited to the Borrower(s) and/or such other person as instructed by the Borrower(s) and as permitted under applicable laws.
2. I/We hereby confirm and solemnly undertake that the loan is being taken for the purpose as stated in the application. I/We also expressly confirm that I/We shall not use the loan for any improper/illegal or unlawful purpose/activities.
3. I/We hereby confirm, certify, and solemnly declare that no insolvency proceeding or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties, and/or any criminal proceedings have been initiated and/or are pending against me/us. I/We further declare that I/We have never been adjudicated insolvent by any court or other authority.
4. I/We expressly confirm and declare that no receiver, administrator, administrative receiver, trustees, or similar officer has been appointed for my/our assets. I/We further declare that no action nor other steps have been taken or legal proceedings started by or against me/us in any court of law/other authorities for winding up, dissolution, administration, or re-organisation or for the appointment of a receiver, administrator, administrative receiver, trustees, or similar officer for my/our assets.
5. I/We understand and expressly acknowledge that DSP Finance Private Limited shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application. I/We further acknowledge and agree that DSP Finance Private Limited shall not be responsible/liable 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 reason of such rejection, or any delay in notifying me/us of such rejection of my/our application.
6. By checking the 'I Accept' button at the end of this application, I/We hereby expressly agree and acknowledge that I/We, as the acceptor/Borrower(s):
   1. Am/Are at least 18 years of age,
   2. Can understand, read, and write in the English language, and
   3. Have read and understood the terms and conditions contained in the application form and will read and understand the other loan documents including, but not limited to, the Key Facts Statement, the Most Important Terms and Conditions, the General Terms and Conditions, the pledge and guarantee related terms (as applicable) in relation to the loan and shall be bound by such terms of such loan documents.

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