| **Loan Against Securities Application Form** | |
| --- | --- |
| Customer Type: | Individual |
| Date: | {{date\_of\_execution}} |
| Existing Customer | No |
| Title | {{title}} |
| Full Name | {{full\_name}} |
| Father's/Spouse Name | {{father\_name}} |
| Gender | {{gender}} |
| Education | {{education}} |
| Date of Birth (as per PAN) | {{dob}} |
| Nationality | Indian |
| Purpose of Loan | {{purpose\_of\_loan}} |
| Repayment | Interest to be paid on monthly basis on utilisation and Principal to be paid at end of tenure |
| Mode of Onboarding | Digital |
| **KYC** | |
| PAN | {{pan}} |
| Aadhaar (last 4 digits) | {{aadhaar}} |
| **Present Residential Address** | |
| Address Line 1 | {{address\_line1}} |
| Address Line 2 | {{address\_line1}} |
| Landmark | {{landmark}} |
| City | {{city}} |
| State | {{state}} |
| PIN | {{pincode}} |
| Mobile No: | {{mobile}} |
| Email address: | {{email}} |
| **Occupation** | |
| Occupation | {{occupation}} |
| Sources of income / Wealth | {{source\_of\_income}} |
| Income per annum | {{income\_per\_annum}} |
| **Banking details** | |
| Account type | {{account\_type}} |
| Account number | {{account\_number}} |
| Bank name | {{bank\_name}} |
| IFSC code | {{IFSC}} |
| Bank Branch City | {{bank\_branch\_city}} |
| **Rates & Charges** | |
| Documentation charges (Rs) | NIL |
| Stamp Duty (Rs) | Rs {{stamp\_charges}} |
| Processing fees (Rs) | Rs {{processing\_fees}} |
| Pledge Charges (Rs) | Rs {{lien\_charges}} |
| Rate of Interest (%) p.a  (The proposed loan details are indicative and may change depending upon the assessment of the loan application basis the internal product and policy norms of Tata Capital Limited. The final details will be as provided in the facility documents.) | {{rate\_of\_interest}}% p.a |
| Other Charges (Rs) | NIL |

I / We are aware that:

1. Services tax or any other applicable tax as may be applicable will be charged in connection with the loan.
2. The quantum of the loan disbursal will be finally decided by the Company.
3. the Company may request for additional documents other than those collected in connection with the application.
4. All payment instruments are to be issued favouring the Company.

The terms and conditions applicable to the Loan facility being opted for, inter alia include the following:

1. This application is not for citizens, residents, persons, or entities accessing from the European Union and no services shall be provided to any person or entity in the European Union.
2. This Application Form shall not be construed to imply automatic approval of your loan / facility by Tata Capital Limited (“the Company”).
3. The Loan facility shall be disbursed by the Company to the applicant/s and/or such other person as instructed by the applicant and the amount disbursed by the Company to such person shall be valid binding and effectual discharge from the applicant/s.
4. Payment of non-refundable processing fee is a pre-requisite together with this loan application form.
5. Wherever PAN is not available, Form 60 to be provided.
6. The rate of interest for loans offered by various business segments is arrived after adjusting for spread by the relevant business segment. Some of the key factors (illustrative but not exhaustive) considered by businesses include Interest rate volatility risk, Credit and default risk in the related business segment, Behavioural performance of similar homogeneous cohort of customers, Profile of the customer, Industry segment of the customer, Repayment track record of the customer, Nature and value of collateral security, if any, Ticket size of loan,  Bureau Score, Tenure of Loan, Delinquency and collection performance of the relevant geography of the customer,  Existing indebtedness of the customer.

The rate of interest for the same product and tenor availed during same period by different customers need not be standardized. It could vary for different customers depending upon consideration of any or combination of above factors.

1. Please also visit the Company’s website www.tatacapital.com for the Fair Practices Code and Policy for determination of Interest Rates, Processing and other charges adopted by the Company.
2. The 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 other financing documents (such as Specific Agreements, Master Terms and Conditions, other loan documents) under relevant sections / schedules and therefore should be read in conjunction with such financing documents.
3. I/ We declare that I / We am / are not citizens, residents, persons, or entities accessing from the European Union.
4. I/We declare that all the details furnished in this application form are true, correct and up to date in all respects and that I/We have not withheld any information whatsoever. I / We undertake to inform Tata Capital Limited ((hereinafter referred to as the “Company”/ “TCL”) 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 may be held liable for it.
5. I/We confirm that my/our annual household income is more than Rs.3 Lakhs, and therefore my borrowing under the loan facility does not qualify to be treated as a microfinance loan.
6. I/We hereby represent that the Company can contact the references provided by me/us for my/ our reference check or in case the I/We or any of us is/are not reachable/contactable for any reason and that the references have consented to the same.
7. I/We hereby confirm 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 and that I/We have never been adjudicated insolvent by any court or other authority nor has any receiver, administrator, administrative receiver, trustees or similar officer been appointed for my/our assets and 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 or for my/our assets.
8. I/We understand and acknowledge that the Company shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/ our application and that the Company 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 consequence caused by reason of such rejection, or any delay in notifying me/us of such rejection of my/our application.
9. I / We understand and am aware that the charges paid to the Company towards out-of-pocket expenses and / or log-in / processing fees are non-refundable to me / us and upon the application being withdrawn by us or being rejected by the Company for any reason whatsoever, we will not be entitled for refund either in part or in full.
10. I / We hereby confirm and duly undertake that the loan is being taken for purpose as stated in the application. I / We also confirm that I / We shall not use the loan for any improper/illegal or unlawful purpose/ activities.
11. I / We hereby consent to the Company to carry out the KYC and other requisite checks by such processes as may be permissible under law including verification of documents or details submitted for KYC purpose, accessing and proculing data from databases maintained by statutory or other authorities constituted by law, for the purpose of granting the Loan Facility referred in this application.
12. I/We hereby provide our consent to the Company to obtain and / or submit my / our information from / to 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.
13. The Company has adopted the Tata Code of Conduct (“TCoC”) and all our employees and representatives are bound by the same. A copy of the TCoC is available on www.tatacapital.com. In case you notice any violation or potential violation of the TCoC by any of our employees or representatives, you may write to us at ethics@ tatacapital.com intimating us of the same.
14. I understand that the Company /its Group Companies reserve the right to retain the photographs and documents submitted with the application and will not return the same to me / us.
15. I / We hereby consent to voluntarily submit to the Company at my / our own discretion, the physical copy of Aadhaar card / physical e-Aadhaar / offline electronic Aadhaar xml as issued by the Unique Identification Authority of India (“UIDAI”) after masking the Aadhaar number for the purpose of establishing my / our identity / address proof in line with the Directions / guidelines issued by the Regulatory and Statutory bodies from time to time. I / We further give my / our consent to the Company for verification of my / our Aadhaar to establish the genuineness in such manner as permitted by UIDAI or under any law from time to time. The consent and purpose of collecting Aadhaar has been explained to me / us in local language. The Company has informed me / us that my / our Aadhaar submitted to the Company shall not be used for any other purpose other than as per the requirements of law.
16. I/ We hereby consent to the Company 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 as also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be 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 data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding my/our names and / or numbers appearing in the Do Not Call or Do Not Disturb registry.
17. I / We am / are aware of the Fair Practices Code and Policy for determination of Interest Rates, Processing and other charges adopted by the Company which are placed on the Company’s website www. tatacapital.com.
18. I /`We hereby declare that the mobile number as submitted by me/us in this application is the same as the one available and registered with the Unique Identification Authority of India (“UIDAI”). I / We undertake to inform the Company of any changes therein, immediately.
19. 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 may be held liable for it. Further TCL shall also be entitled to revoke and/ or recall the credit facility at its sole discretion.
20. I /We hereby understand that TCL may, if required, seek information or documents in addition to what is mentioned in its KYC-PMLA Policy, and I/We hereby consent to the same and agree to provide such information or documents.
21. I/We agree and authorize the Company to collect and disclose, from time to time, any information and data relating to me/us (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2008 and/or any other statute) and /or the Facility and/or other facilities availed by me/us and/or the ‘financial information’ as defined in Section 3(13) of IBC, in or outside India without the requirement of any notice or intimation:
    * to any of its Affiliates and to any member of Tata group or any of their employees, agents, representatives etc.;
    * to third parties engaged by the Lender or any member of Tata group for purposes such as marketing of services and products;
    * to any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to the Lender or any member of Tata Group;
    * to any of the service providers or professional advisers of a member of the Tata group with the rights to further share it with their sub-contractors in any jurisdiction;
    * to any credit bureau, database/databanks, corporate, banks, financial institutions etc.;
    * to any Authority or other person as required by Applicable Law;
    * to any person pursuant to an order or direction of an Authority;
    * to any credit information company, other agencies or any information utility or other lenders of the Borrower including who may also use, process the said information and data disclosed by the Lender in the manner as deemed fit by them, and who may for consideration or otherwise furnish such processed information and data or products thereof prepared by them, to banks/financial institutions and other credit guarantors or registered users, as may be specified by the RBI; and / or;
    * to any other person: to whom the Lender may potentially assign or transfer or novate all or any of its rights and obligations under the Facility Documents/Facility; and/or pursuant to the processing or management of data relating to the Facility or the Borrower; and/or as the Lender may deem fit.
22. I/We understand that the data submitted by me/us is for the purpose of processing my/our request for the loan shall constitute my loan application if accepted by the Company.
23. I /We understand that the application should not be construed as giving rise to any binding obligation on the part of the Company to provide the financial assistance/ facilities opted for by me.
24. I / We expressly authorise/consent to the Company, its group companies and other companies within the Tata group, 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 to inform me / us about the 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, agree to abide by the terms and conditions of such applications and agree to the risks associated with such applications or sharing of information through them. I / We agree that this consent shall continue to be valid even if the loan applied for has been rejected or closed.
25. I/We authorize the Company and all its group companies, their agents and service providers to exchange, share or part with all the information and details (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2008 and/or any other statute) relating to my/our existing loans and/or repayment history to other group companies, bank, financial institutions, credit bureaus, information utilities, agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold the Company or any of its group companies or its agent/representatives liable for use/sharing of this information.
26. I /We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/Email address
27. I / We do not want to receive any communication regarding insurance products.
28. I/We understand that my/our data will be collected, shared, stored, processed, etc. in accordance with the Privacy Policy of the Company which is available at (www.tatacapital.com). I/We agree that I/ we have read and understood and accept the Privacy Policy of the Company.
29. I/We hereby declare that I/We have understood and read the terms & conditions given above.