



**Piramal Finance Limited** (Formerly known as Piramal Capital & Housing Finance Limited)  
 Registered Office Address: 601, 6<sup>th</sup> Floor, Amiti Building, Agastya Corporate Park, Kamani Junction,  
 Opp. Fire Station, LBS Marg, Kurla (West), Mumbai- 400070 | CIN: U64910MH1984PLC032639  
[www.piramalfinance.com](http://www.piramalfinance.com) | Email ID: [customercare@piramal.com](mailto:customercare@piramal.com) | Toll Free Number: 1800 2666 444

Applicant (Paste recent, coloured passport size photo and sign across)

Co-Applicant (Paste recent, coloured passport size photo and sign across)

(Photograph and crossed signature required only in case of physical form submission)

# Loan Application Form

(Please fill in BLOCK letters using BLACK / DARK BLUE ink. Refer to acknowledgement slip for additional instructions.)

1	Personal Details	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant	<input type="checkbox"/> Co-applicant
	Full Name ( <i>First / Middle / Last</i> )	<input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual	<input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual
	Father's / Spouse's Name		
	Mother's Maiden Name		
	Relationship with Applicant		
	Date of Birth / Incorporation		
	K Y C (Individual)      Aadhaar ID      Passport Driving License Voter Id		
	Phone Number		
	Email Id		
	Current Residence Address (to be used for GST)		
	Residence Type	<input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others	<input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others
	Permanent Residence Address		
	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
	Politically Exposed Person (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er
	Number of dependents		

Religion		
Category	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC
Preferred Category	<input type="checkbox"/> Person with Disability <input type="checkbox"/> Manual Scavenger <input type="checkbox"/> Working Woman	<input type="checkbox"/> Person with Disability <input type="checkbox"/> Manual Scavenger <input type="checkbox"/> Working Woman
Highest Educational Qualification		
Residential Status Name of country, in case of NRI / PIO / OCI	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO

**If NRI, please provide Power of Attorney details:**

Name:

Address:

Relationship:

City:

State:

Country:

Mobile:

Email:

2	Employment/Entity Details	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant	<input type="checkbox"/> Co-applicant
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other
Entity / Employer Type	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others
Employment Status <i>(if salaried)</i>	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other
Self Employed - Business	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other-	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other-	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other-
Nature of Business			

Self Employed - Professional	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other
Experience in current job / business		
Total Work Experience		
Designation		
Income to be considered	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Director Identification Number DIN (if applicable)		
Official Email ID (To be considered as preferred ID)		
Office Landline		
Employee ID Number (if salaried)		
Name of the Employer		
Address of Employer / Business	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>
Registered Address	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>
KYC (For non-individual entities)	CIN TAN PAN	

GST No. :-

**3 Bank Account Details (Applicant and Co-applicant - Salary account for salaried or main account for self employed)**

Name of Account Holder	Account Type	Bank Name	Branch Name	Account Number	MICR / IFSC

4	Loan Details		
Amount Requested			
Tenure (Months):			
EMI:			
Interest Rate:	%	Type: <input type="checkbox"/> Floating <input type="checkbox"/> Fixed	
Loan Purpose	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business		
Loan End Use			
Loan Transaction Type			
Repayment Mode	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly (Applicable only for Secured Business Loans)		
If Bt :	Loan Amount O/S :	Loan Since :	EMI :
Name of the Financial Institution:			
4A Requirement of Funds		Source of Funds	
Land cost, if any	Construction	Stamp Duty/Registration	Others
Market value (for LAP)			
Total			
	Amount Paid Already	Savings from Bank/Investments	Others
			Loan Required
			Total
5 Details of Property (to be purchased/offered as security)		<input type="checkbox"/> Property not identified	
Address:	LandMark:	City: PIN:	State : Country :
Name of all owners, co-owners of the property being offered as security		Status of Property: <input type="checkbox"/> Ready <input type="checkbox"/> Under Construction	
<b>Owners :-</b>		Type of Property: <input type="checkbox"/> Flat <input type="checkbox"/> Independent <input type="checkbox"/> Plot <input type="checkbox"/> Other	
		Type of Transaction:	

**6 Financial Information**

Savings/Investments			Loans Taken			
	Applicant	Co-Applicant	Applicant		Co-Applicant	
Monthly Income			Lender Name	Outstanding Amt.	Lender Name	Outstanding Amt.
Monthly Expense						
Savings in Bank						
Immovable Property						
Life Insurance						
Other Assets			EMI	Balance Tenure	EMI	Balance Tenure
				Months		Months
				Months		Months
				Months		Months

**7 Processing Fee**

Amount:	Cheque/Demand Draft No.:	Date:
---------	--------------------------	-------

Bank Name:

**8 Reference ( 2 references, one related and the other unrelated, also ensure neither reference is a PFL employee )**

Name :	Name :
Relation :	Relation :
Address :	Address :
Landmark :	Landmark :
City :	City :
Pin :	Pin :
Mobile :	Mobile :
Landline :	Landline :
Email :	Email :

**9 Other Information**

Which branch of PFL would you like to service the loan from? :

Are you C-KYC compliant?  Yes  No If Yes, KIN

Have you previously applied for a loan or given guarantee for any borrowers of PFL?  Yes  No

If yes, please provide Lead ID / Loan account number :

Would you like an insurance cover?  Life  General      Do you want funding for the same?  Yes  No

Where may we contact you?  Current Add.  Permanent Add.  Office Add.

How did you get to know about PFL?  TV  Newspaper  Radio  Website  Friends and Relatives  Others

**10 For office use only**

Sourced by?  DSA  DST  Direct  Connector

Name : Code :

ASM/BSM Name : ASM/BSM Code :

SM/RM Name : SM/RM Code :

GST No. of Branch : State Code :

**11 Declaration**

I / We apply for a loan at Piramal Finance Limited (PFL) I / We declare and confirm:

1. That all the particulars and information given in the application form and other documents are true, correct, complete and updated in all respects. I / We have read and understood the said contents which have also been explained to me / us in vernacular language;
2. That no material and relevant information to this application has been withheld / concealed;
3. I / We agree that PFL shall be entitled to presume that any communication received by PFL through the above mentioned Preferred Email ID / Mobile Number have been actually given by me / us and is genuine, valid & binding on me / us. PFL shall at no point of time be held liable & responsible to ensure or ascertain the validity of the said communication received through the Preferred Email ID / Mobile Number. All the communications received by PFL from the Preferred Email ID / Mobile Number shall be binding on all the applicant of the loan.
4. That no insolvency or bankruptcy proceedings have been initiated against me / us nor have I / we ever been adjudicated insolvent;
5. That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my / our ability to repay the loan; neither any criminal proceedings have been initiated and / or pending against me in any court of India.
6. I / We have never been a defaulter with PFL or any other financial institution;
7. That I / we have not made any payments whether in cash or kind along with or in connection with this application to any executive / individual collecting my / our application, nor have I / we indulged in any undesirable or unethical practices for the purposes of availing this facility. I / We shall not hold PFL liable for any such payments made by me / us to the executive / individual collecting this application;
8. That if any discrepancy is found or observed in the information given above and the documents produced in support thereof, PFL 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;
9. PFL shall be under no obligation to refund the registration/upfront/processing/any other fee along with applicable taxes in any event;
10. I/We undertake to inform PFL regarding any change in respect to the above information submitted including change in address, income and telephone numbers etc;
11. To pay processing charges as applicable and charged by PFL;
12. Having read and understood the terms and conditions relating to the sanction of the loan, I/We hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me/us is still outstanding;
13. I / We agree that PFL reserves the right to charge the rate of interest and other charges as mentioned in sanction letter and in the loan agreement based on the category of customers, their risk profile and product type on such reset date and reset frequency as decided by PFL.
14. I/We authorize PFL or its agent to obtain my/our credit report from credit bureau agencies as recommended by NHB / Regulatory Authorities, Government of India, third party entities, to share information at periodical basis to credit bureaus, to make references, enquiries and obtaining information of this application which PFL considers

necessary;

15. I/We shall indemnify PFL against any loss or damage (which PFL may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and/or making disclosures in terms of the preceding clause;
16. I am / we are interested in the products and services provided by Piramal Group and agree that my / our contact information may be used for sharing promotional information about other products / services that Piramal Group, affiliates, business partners and related companies may be offering, and which Piramal Group believes may be of interest or benefit to me / us. PFL may use external agencies to conduct legal and technical investigations as well as document and field investigations
17. My/Our place, address or state, indicated by me/us in this application will be used by PFL for any requirement(s) under Goods and Services Tax Act, 2017 (GST) and it shall be my/our responsibility to inform PFL of any change in the current address and shall indemnify PFL in the case of any losses because of a failure and/or delay to inform PFL;
18. I / We confirm that I / we shall not use the products or the credit / loan facility(ies) (or any part thereof) for any improper / illegal or unlawful purpose / activities;
19. PFL reserves the absolute discretion to reject the loan application and will notify me/us of such rejection. PFL shall not be held liable for any costs, losses, damages, expenses, or any other consequences arising from the rejection of my/our application;
20. That I am/we are competent and fully authorized to give declaration, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, and for all the purposes mentioned /required to be done for this;
21. That I/We shall cooperate with PFL and furnish additional documents and/or shall execute such other documents, if necessary to enable PFL to abide by/comply with all other existing/further directives of the statutory/regulatory authority/any other authority acting under any law;
22. I hereby consent to receiving information from Central KYC Registry through SMS/e-mail on the above preferred number/ email address.
23. I / We hereby submit voluntarily at my / our own discretion, the physical copy of Aadhaar card / physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued byUIDAI (Aadhaar), to Piramal Finance Limited (PFL) to establish my / our identity / address proof for the purpose of processing my loan application and voluntarily give my / our consent in my / our name(s) individual capacity(ies) using my / our Aadhaar or as an authorized signatory in non-individual accounts and; hereby consent to PFL for verification of my / our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as perUIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me / us in local language. PFL has informed me / us that my/ our Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.PFL has informed me / us that this consent and my / our Aadhaar will be stored with PFL.
24. Assessment of my / our eligibility to avail the benefits of CLSS is at the sole discretion of the Government of India.
25. On rejection / withdrawal of the loan, PFL shall be under no obligation to return the documents including my/our photographs submitted by me/us along with the application form.
26. That the KYC details submitted for the current loan application will be updated for all the existing loans, if any and will replace any previously provided details.
27. Interest Rate for each loan will be decided after considering various factors such as customer profile, tenure of loan, type of loan, value of security, etc. Gradation of interest will be based on factors such as Credit Bureau score, income, etc. For more details, please refer to our website [www.piramalfinance.com](http://www.piramalfinance.com).
28. The Borrower agrees to promptly notify the Lender of any changes in the information provided by the Borrower to the Lender at the time of establishing the business relationship or account-based relationship, or thereafter, as required by applicable laws and regulations, including but not limited to, changes in the Borrower's identification documents, address, contact information, or financial status. The Borrower shall provide the Lender with updated documentation within 30 days of any such change. The Borrower's failure to comply with this obligation may be considered a material breach of this Agreement and may result in the Lender taking appropriate action, including but not limited to, terminating the loan or taking other remedial measures.

Applicant / Co-

Co-Applicant

Applicant Signature

Signature

Date:

Date:

Place:

Place:

Note : If the Applicant / Co-Applicant is Non Individual then authorised signatory to sign and affix company / firm rubber stamp.

**Personal Data**

At Piramal Finance Limited ('PFL') we respect your privacy. By providing your personal data on this form, you agree to PFL, and / or its affiliates and / or assigns use of this information for its business purposes including but not limited to credit evaluation, due diligence, legal / regulatory obligations and risk management procedures. Any and all information collected will be processed in a fair and secure manner. We shall use reasonable technical and organizational measures to ensure the security and confidentiality of Personal Data. For more information you may visit our 'Privacy Policy' on <https://www.pchf.in>.



12		Schedule of Charges	
Point Number	Details of Charges	Amount(Rupees)	
1	Loan Processing fees	Upto 5% of loan amount + applicable taxes	
2	Pre-closure statement	Rs. 1,000 + applicable taxes	
3	Loan Repayment Schedule (Physical copy)	Rs. 500 + applicable taxes	
4	Duplicate No due Certificate issuance charges (only applicable for physical copy of statement)	Rs. 500 + applicable taxes	
5	Photocopy of documents	Rs. 750 + applicable taxes	
6	Swapping of repayment account / Change of Loan repayment mode	Rs. 1,000 + applicable taxes	
7	EMI Date Changes	Rs. 1,000 + applicable taxes	
8	Part pre-payment of loan / Loan Pre-Closure	<ul style="list-style-type: none"> <li>• Fixed rate HL: 2% of principal of loan being prepaid + Applicable taxes</li> <li>• NHL for business purpose (indiv): 4% of principal of loan being prepaid + Applicable taxes</li> <li>• NHL by non-indiv: 4% of principal of loan being prepaid + Applicable taxes</li> </ul>	
9	Loan cancellation after disbursal/ cheque handover	Rs. 5,000 + Interest accrued & due + Applicable taxes	
10	Stamp duty/ Franking charges	At actuals + Applicable taxes	
11	Statutory charges	At actuals + Applicable taxes	
12	Documentation charges	Rs. 1,000 + applicable taxes	
13	Penal charges	<p>24% per annum i.e. 2% p.m. + applicable taxes on default of PEMII / EMI from the date of default till the date of actual payment</p> <p>2% pm + taxes on Outstanding loan amount for the non-compliance of any terms &amp; conditions as detailed below by the Borrower for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender</p>	
14	List of Documents deposited with the lender	Rs. 1,000 + applicable taxes	
15	Statement of Account (Physical copy)	Rs. 500 + applicable taxes	
16	Rate of Interest conversion charges (fixed to fixed or floating to floating or fixed to floating or floating to fixed, as applicable from time to time)	Upto 1% of the principal outstanding + applicable taxes	
17	Retrieval of original property documents	Rs. 1,000 + applicable taxes	
18	Custodial charges per month (documents not collected within 30 days)	Rs. 500 + applicable taxes	

19	CERSAI	At actuals + Applicable taxes
20	Admin Charges	Upto Rs. 5,000 + applicable taxes
<b>Collection &amp; Recovery Charges</b>		
21	Loan repayment instrument dishonor charges	Rs. 750 per instance
22	Cash/ Overdue EMI/ PEMII collection Charges	Rs. 500 + applicable taxes
23	Repossession charges	Minimum Rs. 25,000/- or at actuals + applicable taxes, whichever is higher
24	Maintenance Charges for repossessed property	At actuals + Applicable taxes
25	Legal charges (Notices, Section 138, Arbitration, SARFAESI, Enforcement, Lawyer fees, Court fees, Legal Suit, Enforcement, any other legal action initiated)	At actuals + Applicable taxes
26	Parking yard charges	-
27	Recovery Related	-
28	EMI / PEMI Collection charges only for NPDC cases	Rs. 500 + applicable taxes per month (excluding first 3 months from the date of disbursement)

Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges

- Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement
- Non-creation of Security within time specified or within the extended time period, in terms of the Agreement or Transaction Documents
- Non-deposit of title deeds of the Property or any other document as stipulated by the Lender with the Lender within stipulated time as mentioned in the Transaction Documents
- If the Borrower fails to furnish the Lender with all title documents of the Property which is in the Borrower's possession at any time, or any information/documents/ PDC/ NACH as required by the Lender time to time
- Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and/or any other document/ certificate/receipt/statement, to Lender for financial assistance is found to be misleading or incorrect
- If the Borrower misuses the Loan Amount or any part thereof for any purpose other than the Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan has been obtained becomes illegal
- Dishonour of any payment instructions provided under the Agreement / any instructions given by the Borrower for stopping payment of any mode under the Agreement or instructions to the Lender not to present any NACH mandate or cancellation of NACH mandate
- Any short payment of any demand raised by the Lender under the terms of the Transaction Documents
- If there is any deviation from the Sanctioned Plan in the construction of the Property, construction is not completed within the prescribed period or withdrawal of any approvals obtained with respect to construction of the Property.
- In case of change of usage of the Security or in the event the Security or part of it is lost, disposed off, gifted, or depreciates in value and the Borrower fails to provide additional security to maintain the Security Cover, or there is any attachment or distraint is levied on the Security or a part thereof as prescribed by the Lender or if the Security Interest provided becomes unenforceable in nature
- If the Security or any part of the Security is let-out, given on leave & license, sold, disposed off, charged, encumbered or otherwise alienated in any manner whatsoever, without the prior written consent of the Lender

#### List of Documents Required

Customer Type	OVD Documents	Income Documents
---------------	---------------	------------------

Individual Salaried Employees	<ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License</li> <li>• Proof of possession of Aadhaar Number</li> <li>• Voter's Identity Card</li> <li>• Job card issued by NREGA</li> <li>• Leffler issued by National Population Register</li> </ul>	<ul style="list-style-type: none"> <li>• Latest Salary Slip for last 3 months</li> <li>• Last 6 months bank statements</li> <li>• Last 2 years' income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>
Sole Proprietor	<ul style="list-style-type: none"> <li>• Refer to OVD Section above</li> </ul>	<ul style="list-style-type: none"> <li>• Last 2 years income tax returns with all Annexure (Duly authenticated of tax authority)</li> <li>• Last 6 months bank statements (Self &amp; Business)</li> </ul>
Company	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Memorandum of Association and Articles &amp; Association</li> <li>• Pan card of Company</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 2 years' income tax returns with Profit /loss Account (Duly certified by chartered Accountant)</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered Accountant)</li> <li>• Last 6 months bank statements</li> </ul>
Limited Liability Partnership (LLP)	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• LLP Agreement</li> <li>• Pan card of Company</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• A resolution from the partners of LLP and power of attorney granted to its managers, officers, or employees to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>
Partnership Firm	<ul style="list-style-type: none"> <li>• Registration certificate</li> <li>• Partnership Deed with all Amendment</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• A resolution from the partners and power of attorney granted to its partner to transact on its behalf</li> <li>• Last 6 months bank statements</li> </ul>
Society/Trust	<ul style="list-style-type: none"> <li>• Registration certificate</li> <li>• Bye laws-Society</li> <li>• Trust Deed in Case of Trust</li> <li>• Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority)</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 6 months bank statements</li> <li>• A resolution passed by all members /board of Trustee and power of attorney granted to its member/Trustees, officers to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>
HUF	<ul style="list-style-type: none"> <li>• HUF Deed</li> <li>• Proof of registered office of HUF (Latest electricity bill or any other certificate from statutory authority)</li> <li>• Refer to OVD Section above (For KYC of Karta/ Co Parcener)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 6 months bank statements</li> <li>• A resolution passed by HUF or power of attorney granted to its Karta to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>

For fair practice code and lodging complaints, please visit our website [www.pchf.in](http://www.pchf.in)

### **INSTRUCTIONS TO FILL THE FORM**

1. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary can be detailed in a covering letter.
2. Check where applicable e.g. indication of marital status
3. All details must be filled in. If not applicable, please write NA.
4. Applicants should ensure that the application form is complete in every respect and all the required documents are submitted with the application form.

A complete form with the necessary documents will help us process your application faster, please take photocopies of all the documents that are submitted to PFL (including this application form) for your personal record.

## Acknowledgement

Date:

To:

PFL will convey its decision within **30 working days** from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per the 'checklist' provided in the application for loan and/or any additional documents as may be required by the company for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the customer to the company.

**Please note we do not accept processing fee in cash.**

Sales Representative:

Phone:

Service Branch:

Lead ID Number:

Email:

Signature:



**Piramal Finance Limited** (Formerly known as Piramal Capital & Housing Finance Limited)  
 Registered Office Address: 601, 6<sup>th</sup> Floor, Amiti Building, Agastya Corporate Park, Kamani Junction,  
 Opp. Fire Station, LBS Marg, Kurla (West), Mumbai- 400070 | CIN: U64910MH1984PLC032639  
[www.piramalfinance.com](http://www.piramalfinance.com) | Email ID: [customercare@piramal.com](mailto:customercare@piramal.com) | Toll Free Number: 1800 2666 444

Applicant (Paste recent, coloured passport size photo and sign across)

Co-Applicant (Paste recent, coloured passport size photo and sign across)

(Photograph and crossed signature required only in case of physical form submission)

# Loan Application Form

(Please fill in BLOCK letters using BLACK / DARK BLUE ink. Refer to acknowledgement slip for additional instructions.)

1	Personal Details	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant	<input type="checkbox"/> Co-applicant
	Full Name (First / Middle / Last)	<input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual	<input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual
	Father's / Spouse's Name		
	Mother's Maiden Name		
	Relationship with Applicant		
	Date of Birth / Incorporation		
	K Y C (Individual) Aadhaar ID Passport Driving License Voter Id		
	Phone Number		
	Email Id		
	Current Residence Address (to be used for GST)		
	Residence Type	<input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others	<input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others
	Permanent Residence Address		
	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
	Politically Exposed Person (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er
	Number of dependents		

Religion		
Category	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC
Preferred Category	<input type="checkbox"/> Person with Disability <input type="checkbox"/> Manual Scavenger <input type="checkbox"/> Working Woman	<input type="checkbox"/> Person with Disability <input type="checkbox"/> Manual Scavenger <input type="checkbox"/> Working Woman
Highest Educational Qualification		
Residential Status Name of country, in case of NRI / PIO / OCI	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO

**If NRI, please provide Power of Attorney details:**

Name:

Address:

Relationship:

City:

State:

Country:

Mobile:

Email:

2	Employment/Entity Details	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant	<input type="checkbox"/> Co-applicant
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other
Entity / Employer Type	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> Others
Employment Status <i>(if salaried)</i>	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other
Self Employed - Business	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other-	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other
Nature of Business			

Self Employed - Professional	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other
Experience in current job / business		
Total Work Experience		
Designation		
Income to be considered	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Director Identification Number DIN (if applicable)		
Official Email ID (To be considered as preferred ID)		
Office Landline		
Employee ID Number (if salaried)		
Name of the Employer		
Address of Employer / Business	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>
Registered Address	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>
KYC (For non-individual entities)	CIN TAN PAN	

GST No. :-

**3 Bank Account Details (Applicant and Co-applicant - Salary account for salaried or main account for self employed)**

Name of Account Holder	Account Type	Bank Name	Branch Name	Account Number	MICR / IFSC



4	Loan Details		
Amount Requested			
Tenure (Months):			
EMI:			
Interest Rate:	%	Type: <input type="checkbox"/> Floating <input type="checkbox"/> Fixed	
Loan Purpose	<input type="checkbox"/> Business <input type="checkbox"/> Non-Business		
Loan End Use			
Loan Transaction Type			
Repayment Mode	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly (Applicable only for Secured Business Loans)		
If Bt :	Loan Amount O/S :	Loan Since :	EMI :
Name of the Financial Institution:			
4A Requirement of Funds		Source of Funds	
Land cost, if any	Construction	Stamp Duty/Registration	Others
Market value (for LAP)	Total	Amount Paid Already	Savings from Bank/Investments
		Others	Loan Required
		Loan Required	Total
5 Details of Property (to be purchased/offered as security)		<input type="checkbox"/> Property not identified	
Address:	LandMark:	Status of Property: <input type="checkbox"/> Ready <input type="checkbox"/> Under Construction	
City: PIN:	State : Country :	Type of Property: <input type="checkbox"/> Flat <input type="checkbox"/> Independent <input type="checkbox"/> Plot <input type="checkbox"/> Other	
		Type of Transaction:	
Name of all owners, co-owners of the property being offered as security			
<b>Owners :-</b>			

**6 Financial Information**

Savings/Investments			Loans Taken			
	Applicant	Co-Applicant	Applicant		Co-Applicant	
Monthly Income			Lender Name	Outstanding Amt.	Lender Name	Outstanding Amt.
Monthly Expense						
Savings in Bank						
Immovable Property						
Life Insurance						
Other Assets			EMI	Balance Tenure	EMI	Balance Tenure
				Months		Months
				Months		Months
				Months		Months

**7 Processing Fee**

Amount: \_\_\_\_\_ Cheque/Demand Draft No.: \_\_\_\_\_ Date: \_\_\_\_\_

Bank Name: \_\_\_\_\_

**8 Reference ( 2 references, one related and the other unrelated, also ensure neither reference is a PFL employee )**

Name :	Name :
Relation :	Relation :
Address :	Address :
Landmark :	Landmark :
City :	City :
Pin :	Pin :
Mobile :	Mobile :
Landline :	Landline :
Email :	Email :

**9 Other Information**

Which branch of PFL would you like to service the loan from? :

Are you C-KYC compliant?  Yes  No If Yes, KIN

Have you previously applied for a loan or given guarantee for any borrowers of PFL?  Yes  No

If yes, please provide Lead ID / Loan account number :

Would you like an insurance cover?  Life  General      Do you want funding for the same?  Yes  No

Where may we contact you?  Current Add.  Permanent Add.  Office Add.

How did you get to know about PFL?  TV  Newspaper  Radio  Website  Friends and Relatives  Others

**10 For office use only**

Sourced by?  DSA  DST  Direct  Connector

Name : Code :

ASM/BSM Name : ASM/BSM Code :

SM/RM Name : SM/RM Code :

GST No. of Branch : State Code :

**11 Declaration**

I / We apply for a loan at Piramal Finance Limited (PFL) I / We declare and confirm:

1. That all the particulars and information given in the application form and other documents are true, correct, complete and updated in all respects. I / We have read and understood the said contents which have also been explained to me / us in vernacular language;
2. That no material and relevant information to this application has been withheld / concealed;
3. I / We agree that PFL shall be entitled to presume that any communication received by PFL through the above mentioned Preferred Email ID / Mobile Number have been actually given by me / us and is genuine, valid & binding on me / us. PFL shall at no point of time be held liable & responsible to ensure or ascertain the validity of the said communication received through the Preferred Email ID / Mobile Number. All the communications received by PFL from the Preferred Email ID / Mobile Number shall be binding on all the applicant of the loan.
4. That no insolvency or bankruptcy proceedings have been initiated against me / us nor have I / we ever been adjudicated insolvent;
5. That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my / our ability to repay the loan; neither any criminal proceedings have been initiated and / or pending against me in any court of India.
6. I / We have never been a defaulter with PFL or any other financial institution;
7. That I / we have not made any payments whether in cash or kind along with or in connection with this application to any executive / individual collecting my / our application, nor have I / we indulged in any undesirable or unethical practices for the purposes of availing this facility. I / We shall not hold PFL liable for any such payments made by me / us to the executive / individual collecting this application;
8. That if any discrepancy is found or observed in the information given above and the documents produced in support thereof, PFL 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;
9. PFL shall be under no obligation to refund the registration/upfront/processing/any other fee along with applicable taxes in any event;
10. I/We undertake to inform PFL regarding any change in respect to the above information submitted including change in address, income and telephone numbers etc;
11. To pay processing charges as applicable and charged by PFL;
12. Having read and understood the terms and conditions relating to the sanction of the loan, I/We hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me/us is still outstanding;
13. I / We agree that PFL reserves the right to charge the rate of interest and other charges as mentioned in sanction letter and in the loan agreement based on the category of customers, their risk profile and product type on such reset date and reset frequency as decided by PFL.
14. I/We authorize PFL or its agent to obtain my/our credit report from credit bureau agencies as recommended by NHB / Regulatory Authorities, Government of India, third party entities, to share information at periodical basis to credit bureaus, to make references, enquiries and obtaining information of this application which PFL considers

necessary;

15. I/We shall indemnify PFL against any loss or damage (which PFL may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and/or making disclosures in terms of the preceding clause;
16. I am / we are interested in the products and services provided by Piramal Group and agree that my / our contact information may be used for sharing promotional information about other products / services that Piramal Group, affiliates, business partners and related companies may be offering, and which Piramal Group believes may be of interest or benefit to me / us. PFL may use external agencies to conduct legal and technical investigations as well as document and field investigations
17. My/Our place, address or state, indicated by me/us in this application will be used by PFL for any requirement(s) under Goods and Services Tax Act, 2017 (GST) and it shall be my/our responsibility to inform PFL of any change in the current address and shall indemnify PFL in the case of any losses because of a failure and/or delay to inform PFL;
18. I / We confirm that I / we shall not use the products or the credit / loan facility(ies) (or any part thereof) for any improper / illegal or unlawful purpose / activities;
19. PFL reserves the absolute discretion to reject the loan application and will notify me/us of such rejection. PFL shall not be held liable for any costs, losses, damages, expenses, or any other consequences arising from the rejection of my/our application.
20. That I am/we are competent and fully authorized to give declaration, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, and for all the purposes mentioned /required to be done for this;
21. That I/We shall cooperate with PFL and furnish additional documents and/or shall execute such other documents, if necessary to enable PFL to abide by/comply with all other existing/further directives of the statutory/regulatory authority/any other authority acting under any law;
22. I hereby consent to receiving information from Central KYC Registry through SMS/e-mail on the above preferred number/ email address.
23. I / We hereby submit voluntarily at my / our own discretion, the physical copy of Aadhaar card / physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued byUIDAI (Aadhaar), to Piramal Finance Limited (PFL) to establish my / our identity / address proof for the purpose of processing my loan application and voluntarily give my / our consent in my / our name(s) individual capacity(ies) using my / our Aadhaar or as an authorized signatory in non-individual accounts and; hereby consent to PFL for verification of my / our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as perUIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me / us in local language. PFL has informed me / us that my/ our Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.PFL has informed me / us that this consent and my / our Aadhaar will be stored with PFL.
24. Assessment of my / our eligibility to avail the benefits of CLSS is at the sole discretion of the Government of India.
25. On rejection / withdrawal of the loan, PFL shall be under no obligation to return the documents including my/our photographs submitted by me/us along with the application form.
26. That the KYC details submitted for the current loan application will be updated for all the existing loans, if any and will replace any previously provided details.
27. Interest Rate for each loan will be decided after considering various factors such as customer profile, tenure of loan, type of loan, value of security, etc. Gradation of interest will be based on factors such as Credit Bureau score, income, etc. For more details, please refer to our website [www.piramalfinance.com](http://www.piramalfinance.com).
28. The Borrower agrees to promptly notify the Lender of any changes in the information provided by the Borrower to the Lender at the time of establishing the business relationship or account-based relationship, or thereafter, as required by applicable laws and regulations, including but not limited to, changes in the Borrower's identification documents, address, contact information, or financial status. The Borrower shall provide the Lender with updated documentation within 30 days of any such change. The Borrower's failure to comply with this obligation may be considered a material breach of this Agreement and may result in the Lender taking appropriate action, including but not limited to, terminating the loan or taking other remedial measures.

Applicant / Co-

Co-Applicant

Applicant Signature

Signature

Date:

Date:

Place:

Place:

Note : If the Applicant / Co-Applicant is Non Individual then authorised signatory to sign and affix company / firm rubber stamp.

**Personal Data**

At Piramal Finance Limited ('PFL') we respect your privacy. By providing your personal data on this form, you agree to PFL, and / or its affiliates and / or assigns use of this information for its business purposes including but not limited to credit evaluation, due diligence, legal / regulatory obligations and risk management procedures. Any and all information collected will be processed in a fair and secure manner. We shall use reasonable technical and organizational measures to ensure the security and confidentiality of Personal Data. For more information you may visit our 'Privacy Policy' on <https://www.pchf.in>.

12 Schedule of Charges		
Point Number	Details of Charges	Amount(Rupees)
1	Loan Processing fees	Upto 5% of loan amount + applicable taxes
2	Pre-closure statement	Rs. 1,000 + applicable taxes
3	Loan Repayment Schedule (Physical copy)	Rs. 500 + applicable taxes
4	Duplicate No due Certificate issuance charges (only applicable for physical copy of statement)	Rs. 500 + applicable taxes
5	Photocopy of documents	Rs. 750 + applicable taxes
6	Swapping of repayment account / Change of Loan repayment mode	Rs. 1,000 + applicable taxes
7	EMI Date Changes	Rs. 1,000 + applicable taxes
8	Part pre-payment of loan / Loan Pre-Closure	<ul style="list-style-type: none"> <li>• Fixed rate HL: 2% of principal of loan being prepaid + Applicable taxes</li> <li>• NHL for business purpose (indiv): 4% of principal of loan being prepaid + Applicable taxes</li> <li>• NHL by non-indiv: 4% of principal of loan being prepaid + Applicable taxes</li> </ul>
9	Loan cancellation after disbursal/ cheque handover	Rs. 5,000 + Interest accrued & due + Applicable taxes
10	Stamp duty/ Franking charges	At actuals + Applicable taxes
11	Statutory charges	At actuals + Applicable taxes
12	Documentation charges	Rs. 1,000 + applicable taxes
13	Penal charges	<p>24% per annum i.e. 2% p.m. + applicable taxes on default of PEMII / EMI from the date of default till the date of actual payment</p> <p>2% pm + taxes on Outstanding loan amount for the non-compliance of any terms &amp; conditions as detailed below by the Borrower for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender</p>
14	List of Documents deposited with the lender	Rs. 1,000 + applicable taxes
15	Statement of Account (Physical copy)	Rs. 500 + applicable taxes
16	Rate of Interest conversion charges (fixed to fixed or floating to floating or fixed to floating or floating to fixed, as applicable from time to time)	Upto 1% of the principal outstanding + applicable taxes
17	Retrieval of original property documents	Rs. 1,000 + applicable taxes
18	Custodial charges per month (documents not collected within 30 days)	Rs. 500 + applicable taxes

19	CERSAI	At actuals + Applicable taxes
20	Admin Charges	Upto Rs. 5,000 + applicable taxes
<b>Collection &amp; Recovery Charges</b>		
21	Loan repayment instrument dishonor charges	Rs. 750 per instance
22	Cash/ Overdue EMI/ PEMII collection Charges	Rs. 500 + applicable taxes
23	Repossession charges	Minimum Rs. 25,000/- or at actuals + applicable taxes, whichever is higher
24	Maintenance Charges for repossessed property	At actuals + Applicable taxes
25	Legal charges (Notices, Section 138, Arbitration, SARFAESI, Enforcement, Lawyer fees, Court fees, Legal Suit, Enforcement, any other legal action initiated)	At actuals + Applicable taxes
26	Parking yard charges	-
27	Recovery Related	-
28	EMI / PEMI Collection charges only for NPDC cases	Rs. 500 + applicable taxes per month (excluding first 3 months from the date of disbursement)

Occurrence of any or all the following events/actions shall constitute as material breach of terms and conditions of the Loan Agreement and will attract the Penal Charges

- Default in or non-payment of Outstanding Amount or EMI due in full or any other dues under the Agreement, on or before the due date as provided in the Agreement
- Non-creation of Security within time specified or within the extended time period, in terms of the Agreement or Transaction Documents
- Non-deposit of title deeds of the Property or any other document as stipulated by the Lender with the Lender within stipulated time as mentioned in the Transaction Documents
- If the Borrower fails to furnish the Lender with all title documents of the Property which is in the Borrower's possession at any time, or any information/documents/ PDC/ NACH as required by the Lender time to time
- Any information given by the Borrower in the Loan Application, or financials provided to the Lender, and/or any other document/ certificate/receipt/statement, to Lender for financial assistance is found to be misleading or incorrect
- If the Borrower misuses the Loan Amount or any part thereof for any purpose other than the Purpose for which the Loan has been sanctioned or if the Purpose for which the Loan has been obtained becomes illegal
- Dishonour of any payment instructions provided under the Agreement / any instructions given by the Borrower for stopping payment of any mode under the Agreement or instructions to the Lender not to present any NACH mandate or cancellation of NACH mandate
- Any short payment of any demand raised by the Lender under the terms of the Transaction Documents
- If there is any deviation from the Sanctioned Plan in the construction of the Property, construction is not completed within the prescribed period or withdrawal of any approvals obtained with respect to construction of the Property.
- In case of change of usage of the Security or in the event the Security or part of it is lost, disposed off, gifted, or depreciates in value and the Borrower fails to provide additional security to maintain the Security Cover, or there is any attachment or distraint is levied on the Security or a part thereof as prescribed by the Lender or if the Security Interest provided becomes unenforceable in nature
- If the Security or any part of the Security is let-out, given on leave & license, sold, disposed off, charged, encumbered or otherwise alienated in any manner whatsoever, without the prior written consent of the Lender

#### List of Documents Required

Customer Type	OVD Documents	Income Documents
---------------	---------------	------------------

Individual Salaried Employees	<ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License</li> <li>• Proof of possession of Aadhaar Number</li> <li>• Voter's Identity Card</li> <li>• Job card issued by NREGA</li> <li>• Leffler issued by National Population Register</li> </ul>	<ul style="list-style-type: none"> <li>• Latest Salary Slip for last 3 months</li> <li>• Last 6 months bank statements</li> <li>• Last 2 years' income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>
Sole Proprietor	<ul style="list-style-type: none"> <li>• Refer to OVD Section above</li> </ul>	<ul style="list-style-type: none"> <li>• Last 2 years income tax returns with all Annexure (Duly authenticated of tax authority)</li> <li>• Last 6 months bank statements (Self &amp; Business)</li> </ul>
Company	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Memorandum of Association and Articles &amp; Association</li> <li>• Pan card of Company</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 2 years' income tax returns with Profit /loss Account (Duly certified by chartered Accountant)</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered Accountant)</li> <li>• Last 6 months bank statements</li> </ul>
Limited Liability Partnership (LLP)	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• LLP Agreement</li> <li>• Pan card of Company</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• A resolution from the partners of LLP and power of attorney granted to its managers, officers, or employees to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>
Partnership Firm	<ul style="list-style-type: none"> <li>• Registration certificate</li> <li>• Partnership Deed with all Amendment</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• A resolution from the partners and power of attorney granted to its partner to transact on its behalf</li> <li>• Last 6 months bank statements</li> </ul>
Society/Trust	<ul style="list-style-type: none"> <li>• Registration certificate</li> <li>• Bye laws-Society</li> <li>• Trust Deed in Case of Trust</li> <li>• Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority)</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 6 months bank statements</li> <li>• A resolution passed by all members /board of Trustee and power of attorney granted to its member/Trustees, officers to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>
HUF	<ul style="list-style-type: none"> <li>• HUF Deed</li> <li>• Proof of registered office of HUF (Latest electricity bill or any other certificate from statutory authority)</li> <li>• Refer to OVD Section above (For KYC of Karta/ Co Parcener)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 6 months bank statements</li> <li>• A resolution passed by HUF or power of attorney granted to its Karta to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit /loss Account (Duly certified by chartered accountant)</li> </ul>



For fair practice code and lodging complaints, please visit our website [www.pchf.in](http://www.pchf.in)

### **INSTRUCTIONS TO FILL THE FORM**

1. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary can be detailed in a covering letter.
2. Check where applicable e.g. indication of marital status
3. All details must be filled in. If not applicable, please write NA.
4. Applicants should ensure that the application form is complete in every respect and all the required documents are submitted with the application form.

A complete form with the necessary documents will help us process your application faster, please take photocopies of all the documents that are submitted to PFL (including this application form) for your personal record.

## Acknowledgement

Date:

To:

PFL will convey its decision within **30 working days** from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per the 'checklist' provided in the application for loan and/or any additional documents as may be required by the company for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the customer to the company.

**Please note we do not accept processing fee in cash.**

Sales Representative:

Phone:

Service Branch:

Lead ID Number:

Email:

Signature:



**Piramal Finance Limited** Registered Office  
Address: 601, 6th Floor, Amity Building, Agastya  
Corporate Park, Kamani Junction, Opp. Fire  
Station, LBS Marg, Kurla West Mumbai  
Maharashtra 400070. CIN:  
U64910MH1984PLC032639

# Personal Loan Application Form

Application No

Date

## 1 Personal Details

Full Name

Date of Birth

Residential Status Resident Indian

Father's /  
Spouse's Name

Mother's Maiden  
Name

KYC Details

Aadhaar

PAN

Passport

Driving  
License

Voter Id

Others

Landline

Mobile  
Number

Email ID

**Current Residence Address**

City

Pincode

State

Country

**Residence Type**

Company  
provided

Owned by  
other relatives

Owned by  
Parents

Rented

Owned by self  
or spouse

**Permanent Residence Address**

City

PIN

State

Country

**Gender**

Male

Female

Others

**Religion**

Male

Female

Others

**Highest  
Education  
Qualification**

**Marital Status**

Married

Divorced

Widow

Unmarried

Nominee Name

Nominee  
Relation

## 2 Professional Details

Employment Status   Salaried   Self-Employed   **Employer Type**   Government   PSU   Private   Others

Nature of  
Business

Self Employed - Professional

Doctor    Architect    CA    CS    Others   **Experience in current job** (in months)

**Total Work Experience** (in months)

**Annual Income** (in )

**Designation**

**Official Email ID**

**Office Landline**

**Employee ID Number** (if salaried)

**Name of the  
Employer**

**Address of Employer**

City

PIN

State

Country

## 3 Loan Details

Amount Requested

Tenure(Months)

EMI

Interest Rate

Floating

Fixed

Purpose of Loan

Marriage

Education

Medical emergency

Purchase of appliance

House Renovation

Vacation

Purchase of furniture

Other

In case of other, please specify:

#### 4 Bank Account Details

Name of Account Holder

Account Type

Bank Name

Branch Name

Repayment Mode

Account Number

MICR / IFSC

#### 5 Reference (2 references, one related and the other unrelated, also ensure neither reference is a PFL employee )

Name

Name

Mobile

Mobile

Email

Email

Relationship with

Relationship

the reference

with the  
reference

## 6 For office use only

Branch  
Name

Channel  
Name

Lead  
Source

Lead Id

Existing  
Customer

Yes  No

Existing  
Contact No

End  
Use of  
Loan

## 7 Declaration

I hereby apply for a personal loan at Piramal Finance Limited (PFL).

I hereby declare and confirm:

1. That all the particulars, information and other documents submitted by me with PFL are true, correct, complete and updated in all respects & no material and relevant information has been withheld / concealed.
2. That if any discrepancy is found or observed in the information given by me and the documents shared, PFL shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed.
3. I confirm and agree that I can read and understand the terms in English language. I agree to receive all documents/ correspondence in English language.
4. I undertake to inform PFL regarding any change in respect to my information submitted including change in address, income and telephone numbers, email ID etc.
5. I agree that PFL shall be entitled to presume that any communication received by PFL through Email ID / Mobile Number provided by me with PFL has been actually given by me and is genuine, valid & binding on me. PFL shall at no point of time be held liable & responsible to ensure or ascertain the validity of the said communication received through the said Email ID / Mobile Number.
6. That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my ability to repay the loan; neither any criminal proceedings have been initiated and/or pending against me in any courts of India. I have never been a defaulter with PFL or any other financial institution.

7. PFL shall be under no obligation to refund the registration / upfront / processing / any other fee along with applicable taxes in any event.
8. I have not made any payment (and will not pay) either through cheque/cash or otherwise to any Executive/DSA/Service Provider or person in his/her personal name for grant/processing of the loan.
9. I authorize PFL or its service provider to obtain my credit report from credit bureau agencies as recommended by NHB / Regulatory Authorities, Government of India, third party entities; to share information at periodical basis to credit bureaus, to make references, enquiries and obtaining information of this application which PFL considers necessary.
10. I shall indemnify PFL against any loss or damage (which PFL may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and / or making disclosures in terms of the preceding clause;
11. PFL may use external agencies to conduct credit & risk due diligence as well as document and field investigations and can share my personal data for the same.
12. I confirm that I shall use the loan facility (or any part thereof) only for the purpose as mentioned in the Loan Agreement and not for any improper/ illegal, speculative or anti-social or unlawful purpose /activities.
13. That PFL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my loan application and PFL shall not be responsible in any manner whatsoever to me for such rejection or any delay in notifying me 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 of such rejection, of our application.
14. That I am above 18 years old & competent to give present declaration & undertaking, submit the documents/details in digital mode for the purpose of availing the loan, and for all the purposes mentioned / required to be done by PFL for sanctioning the loan.
15. I here by consent to receiving information from Central KYC Registry through SMS / e-mail on my mobile number / email address as mentioned on the Technology Platform.
16. I confirm that I have been informed by PFL about the other documents that may be submitted apart from my Aadhaar number for establishing my identity and address proof however, I have voluntarily chosen to my Aadhaar number.
17. I hereby consent and submit voluntarily at my own discretion and without coercion, the physical copy of Aadhaar card /e-Aadhaar / Aadhaar secure Quick Response (QR)/ offline Aadhaar xml as issued by UIDAI (Aadhaar), with PFL and/or any Third Party to i) establish my identity / address proof for the purpose of processing my loan application, ii) enabling me to eSign the loan related documents and eSign the Mandate and authenticate my identity through the Aadhaar Authentication system (Aadhaar based e-KYC services of UIDAI) in accordance with the provisions of the Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and the allied rules and regulations notified thereunder (Purpose). I hereby explicitly authorise PFL and any other third party appointed by PFL (Third Party) to fetch and verify my information regarding Aadhaar Number, Aadhaar XML, Virtual ID, e-Aadhaar, Masked



Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (“Aadhaar Information”) from UIDAI for the Purpose as mentioned above. I agree to take all the necessary actions required for the purpose of authenticating and verifying my Aadhaar Information. I further agree that I have been sufficiently informed by the Co-Lenders about other alternative documents that can be submitted for establishing proof of identification and address.

18. I understand and agree that the consent and purpose of collecting Aadhaar has been explained to me in local language. PFL has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law and is not stored by the Third Party, Aadhaar number has been redacted or blacked out through appropriate means,. I give a valid, binding, irrevocable and explicit authorisation and consent as maybe required under applicable laws, rules, regulations and guidelines for availing the Aadhaar API services of PFL and/or Third Party including, but not limited to the transmission and storage of my Aadhaar Information by PFL and/or Third Party.
19. PFL has taken required efforts to ensure that the information and/or statement and/or certificate provided on its website/Mobile App (“Technology Platform”) is reasonably accurate, further I also acknowledge that PFL does not warrant the accuracy, completeness, suitability, correctness, adequacy and validity of such information and/or statement and/or certificate/services provided therein whatsoever for any purpose.
20. PFL disclaims all responsibility for i) any loss, injury, liability or damage of any kind resulting from and arising out of, my use of the Technology Platform ii) for loss of use, data or profits, arising out of or in any way connected with the use of the PFL’s Technology Platform iii) for the delay or inability to use the Platform iv) or failure to provide services, v) for any information, data, statement, certificate, software, and any other services obtained through the Technology Platform or otherwise arising out of the use of the Technology Platform.
21. It will be my sole responsibility to ensure that the username and password to use the Technology Platform are kept confidential.
22. I have carefully read and fully understood and accepted the terms & conditions pertaining to PFL’s Privacy Policy, Website Usage Policy and Disclaimer as mentioned on its Technology Platform and agree that these terms and conditions may be amended or modified by PFL at any time and I/we will be bound by the amended terms & conditions that are in force
23. PFL reserves the right to suspend the services of the Technology Platform if in PFL’s opinion security of the Technology Platform or of the data could be compromised. In such event user shall contact PFL offices for any clarification.
24. I hereby give my consent to receive WhatsApp updates & communication from PFL on the mobile number provided by me on the Platform.
25. PFL is registered with IRDAI bearing Certificate of Registration No CA0052 to act as a Corporate Agent (Composite) & is a Group Insurance Organizer/ Administrator/Master Policy holder and thereby authorised to solicit and service insurance business of both Life and General Insurance. For more details please visit our website <https://www.piramalfinance.com/stakeholders/insurance-services>

26. Contract of Insurance is between the Insurance Company and the insured / policyholder.
27. Insurance products are offered & underwritten by the Insurance Company & PFL does not underwrite the risk or act as an insurer.
28. Participation by PFL's customers in any insurance product is optional and purely on a voluntary basis & Customer may opt for insurance through PFL or open market at his /her sole discretion
29. Insurance is the subject matter of solicitation
30. I am aware that PFL is registered with IRDAI bearing Certificate of Registration No CA0052 to act as a Corporate Agent (Composite) & is a Group Insurance Organiser/ Administrator/Master Policy holder and thereby authorised to solicit and service insurance business of both Life and General Insurance. For more details I have to visit PFL's website [www.piramalfinance.com](http://www.piramalfinance.com).
31. My contact details may be used by PFL for sharing promotional information about other products / services that Piramal Group, affiliates, business partners and related companies may be offering:  YES  NO
32. I would like to avail the insurance products arranged by PFL:  YES  NO
33. I need funding for insurance premium: YES  NO
34. I / We hereby authorize PFL to share the data / details with Insurer:  YES  NO
35. I hereby give my explicit consent to PFL to deduct the insurance premium and other related charges from the sanctioned Loan amount and pay the amount to the insurance company.
36. I/We hereby declare, represent, warrant, confirm & undertake that:  
(a) the loan shall be utilized only for the purpose as mentioned herein and the purpose of use of loan shall not be changed in any manner during the term of the loan. The loan shall not be used for any illegal and/or anti-social and/or any speculative activities.  
(b) any breach of the above undertaking shall tantamount to be the breach of the terms and conditions of the loan agreement and PFL shall be at liberty to take such action against me/us including withholding of the balance Loan/recalling the Loan as PFL may deem fit.
37. I/We hereby declare that I/we will provide my/our current address to PFL if my current address is different from the one mentioned in my Aadhaar card or identity information available in the Central identities Data Repository.
38. On rejection/withdrawal of the loan, PFL shall be under no obligation to return the documents submitted by me/us along with the application form.
39. Interest Rate for each loan will be decided after considering various factors such as customer profile, tenor of loan, type of loan, value of security etc. Gradation of interest will be based on factors such as Credit Bureau score, income, etc. For more details, please refer to our website [www.piramalfinance.com](http://www.piramalfinance.com).

40. The Borrower agrees to promptly notify the Lender of any changes in the information provided by the Borrower to the Lender at the time of establishing the business relationship or account-based relationship, or thereafter, as required by applicable laws and regulations, including but not limited to, changes in the Borrower's identification documents, address, contact information, or financial status. The Borrower shall provide the Lender with updated documentation within 30 days of any such change. The Borrower's failure to comply with this obligation may be considered a material breach of this Agreement and may result in the Lender taking appropriate action, including but not limited to, terminating the loan or taking other remedial measures.

41. Applicant(s) declaration in respect to relationship with Director/Senior Officer of PFL

Relationship of the Applicant(s)	Yes	No
I am a director of PFL, or we are a firm in which any director of PFL is interested as a partner/manager/employee or as a guarantor or holds substantial interest		
I/we am/are a relative of director of PFL/senior officer of PFL or we are a firm (Partnership/Hindu Undivided family) in which any relative of director of PFL interested as a partner/guarantor or we are a company in which any relative of the director of PFL hold substantial interest or is interested as a director or guarantor. If yes, mention the details below		

- Note: The term "relative & senior officer" shall have the meaning assigned to it under the Companies Act, 2013"
- I/We understand and consents that if the above declaration made by the me/us is found to be false, PFL shall at its discretion be entitled to revoke and/or recall the loan sanctioned to me us
- In the event that the applicant/co-applicant are related to any Director of PFL/Senior officer(s) of PFL: I we declare(s) that the/we am/are related to the directors and/or Senior Officer (s) of PFL as specified hereto

Sr No.	Name of Director(s)/Senior Officer(s)	Designation	Relationship

42. The KYC details submitted for the current loan application will be updated for all the existing loans, if any and will replace any previously provided details.

## 8 Insurance Section

1. I declare that I have not suffered or currently suffering from following:
  1. Cancer, tumor, growth or cyst;
  2. Chest pain or Heart attack or any other heart disease
  3. Stroke, paralysis, epilepsy or disorders of psychiatric/brain/nervous system;
  4. Diabetes;

5. Asthma, Tuberculosis or other lung disease;
6. High Blood pressure;
7. Disorder of muscles, bones or joints, arthritis;
8. Kidney disease;
9. Liver disease including hepatitis;
10. Digestive system disorder;
11. Blood disorder, thyroid or other endocrine disorder;
12. Major surgery or hospitalization during last 5 years;
13. HIV infections or AIDS;
14. Any other medication, disease or disorder, not mentioned above and excluding minor complaints.

My life, health or accident insurance cover has never been declined, deferred, accepted at special terms, cover reduced or had exclusions.

Proposed Insured:  YES  NO

If any of the above declarations is answered as 'No', please fill the FULL MEDICAL QUESTIONNAIRE

2. I, hereby declare that the information provided in this form or otherwise is true to the best of my knowledge and that I have not withheld any material information that may influence the assessment or acceptance of this application. I agree that this form will constitute part of my application for insurance(s) and that failure to disclose any material fact known to me may invalidate my insurance(s). I understand that in case of fraud or misrepresentation by me, the Policy shall be cancelled immediately by paying surrender value, if any, subject to the same being established by the Company in accordance with section 45 of the Insurance Act 1938. I undertake to make available to the Company and or its representatives such records, documents etc. related as may be required in relation to this form as and when requested for and that the Company may share this information with such third parties as it may deem necessary in relation to processing this form and the proposed policy. I/we confirm that the person(s) named above as my/our Nominee have been nominated in accordance with my/our statutory right of nomination as contained in Section 39 of the Insurance Act, 1938. I/we hereby declare and warrant that all these nominations have been made with my/our free will and consent. I/we understand and agree that in the unfortunate event of my/our death before I/we have re-paid the entire outstanding loan amount, the outstanding loan amount as per the benefit schedule and subject to the limit of the Coverage Sum Assured will be paid to The Master Policy Holder. and any additional amount payable under the policy after this payment has been made, subject to the Coverage Sum Assured, will be payable to my/our other Nominees named above or to my/our legal heirs or legal representatives (as applicable). I/we understand and agree that no other nominee appointed in accordance with Section 39 of the Insurance Act, 1938 or any of my/our our legal heirs or legal representative will have the right to receive or claim the

amount (in whole or in part) which becomes due to or payable to The Master Policy Holder. under the policy in the unfortunate event of my/our death before I/we have repaid the entire outstanding loan amount.

### List of Documents Required

Customer Type	OVD Documents	Income Documents
Individual - Salaried Employees	<ul style="list-style-type: none"><li>• Passport</li><li>• Driving License</li><li>• Proof of possession of Aadhaar Number</li><li>• Voter's Identity Card</li><li>• Job card issued by NREGA</li><li>• Leffler issued by National Population Register</li></ul>	<ul style="list-style-type: none"><li>• Latest Salary Slip for last 1 month</li><li>• Last 3 months bank statements (Salary Account)</li><li>• Latest income tax returns</li></ul>

Agreed  
and  
Accepted

Name Of  
Applicant

Date

Place

IP address

### Applicant photograph

For ease of operation, I hereby sign the Application Form digitally through Aadhaar based eSignature and shall enter the one-time password ("OTP") in token of having read, understood, and irrevocably agrees and accepts the Application Form. Once the said OTP is entered, PFL shall assume that such OTP has been provided by me and it is my sole responsibility to ensure that the OTP is not compromised or shared with any unauthorized users.

Since you are signing the Application Form digitally, no other/further act, deed or writing on your part shall be further require for acceptance of the Application Form including any physical signature.

---

## Personal Data

At **Piramal Finance Limited** (PFL), we respect your privacy. By providing your personal data to PFL, you agree to PFL, and / or its affiliates and / or assigns use of this information for its business purposes including but not limited to credit evaluation, due diligence, legal / regulatory obligations and risk management procedures. Any and all information collected will be processed in a fair and secure manner. We shall use reasonable technical and organizational measures to ensure the security and confidentiality of Personal Data. For more information you may visit our 'Privacy Policy', 'Website Usage Policy' and Disclaimer on our website [www.piramalfinance.com](http://www.piramalfinance.com).

---



**Piramal Finance Limited** (Formerly known as Piramal Capital & Housing Finance Limited)  
Registered Office Address: 601, 6<sup>th</sup> Floor, Amiti Building, Agastya Corporate Park, Kamani Junction,  
Opp. Fire Station, LBS Marg, Kurla (West), Mumbai- 400070 | CIN: U64910MH1984PLC032639  
[www.piramalfinance.com](http://www.piramalfinance.com) | Email ID: [customercare@piramal.com](mailto:customercare@piramal.com) | Toll Free Number: 1800 2666 444

## Acknowledgement

Date:

To:

PFL will convey its decision within **30 working days** from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per the 'checklist' provided in the application for loan and/or any additional documents as may be required by the company for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the customer to the company.

**Please note we do not accept processing fee in cash.**

Sales Representative:

Phone:

Service Branch:

Lead ID Number:

Email:

Signature:

For fair practice code and lodging complaints, please visit our website [www.piramalfinance.com](http://www.piramalfinance.com).

### INSTRUCTIONS TO FILL THE FORM

1. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary can be detailed in a covering letter.
2. Check where applicable e.g. indication of marital status.
3. All details must be filled in. If not applicable please write N/A.
4. Applicant should ensure that the application form is complete in every aspect and all the required documents are submitted with the application form.

A complete form with the necessary documents will help us process your application faster, Please take photocopies of all the documents that are submitted to PFL (including this application form) for your personal record.





Piramal Finance Limited

CIN : U64910MH1984PLC032639  
 Unit No-601, 6th Floor, Amity Building, Agastya Corporation Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400 070  
 T +91 22 3802 4000  
[www.piramalfinance.com](http://www.piramalfinance.com)

Applicant  
 (Paste recent, coloured passport size photo and sign across)

Co-Applicant  
 (Paste recent, coloured passport size photo and sign across)

## Loan Application Form Used Car Loan Application Form

(Please fill in BLOCK letters using BLACK / dark BLUE ink. Refer to acknowledgement slip for additional Date instructions.) :

1	Personal Details	<input type="checkbox"/> Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Guarantor
Full Name (First / Middle / Last)	<input type="checkbox"/> Individual	<input type="checkbox"/> Individual	<input type="checkbox"/> Individual	<input type="checkbox"/> Individual
Father's / Spouse's Name				
Mother's Maiden Name				
Relationship with Applicant				
Date of Birth				
Aadhaar PAN (Mandatory) KYC Passport Details Driving License Voter Id Others				
Landline Mobile Number Personal Email ID				
Current Residence Address	City : PIN : State : Country :	City : PIN : State : Country :	City : PIN : State : Country :	City : PIN : State : Country :
Residence Type	<input type="checkbox"/> Company provided <input type="checkbox"/> Owned by other relatives <input type="checkbox"/> Owned by parents or brother <input type="checkbox"/> Owned with Parents <input type="checkbox"/> Rented	<input type="checkbox"/> Company provided <input type="checkbox"/> Owned by other relatives <input type="checkbox"/> Owned by parents or brother <input type="checkbox"/> Owned with Parents <input type="checkbox"/> Rented	<input type="checkbox"/> Company provided <input type="checkbox"/> Owned by other relatives <input type="checkbox"/> Owned by parents or brother <input type="checkbox"/> Owned with Parents <input type="checkbox"/> Rented	<input type="checkbox"/> Company provided <input type="checkbox"/> Owned by other relatives <input type="checkbox"/> Owned by parents or brother <input type="checkbox"/> Owned with Parents <input type="checkbox"/> Rented

	<input type="checkbox"/> Owned by self or spouse	<input type="checkbox"/> Owned by self or spouse	Parents <input type="checkbox"/> Rented <input type="checkbox"/> Owned by self or spouse
Permanent Residence Address	<b>Country :</b>	<b>Country :</b>	<b>Country :</b>
Preferred Address for Communication	<input type="checkbox"/> Present <input type="checkbox"/> Office <input type="checkbox"/> Permanent	<input type="checkbox"/> Present <input type="checkbox"/> Office <input type="checkbox"/> Permanent	<input type="checkbox"/> Present <input type="checkbox"/> Office <input type="checkbox"/> Permanent
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Politically Exposed Person (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status	<input type="checkbox"/> Married with kids <input type="checkbox"/> Married without kids <input type="checkbox"/> Divorced without kids <input type="checkbox"/> Divorced with kids <input type="checkbox"/> unmarried	<input type="checkbox"/> Married with kids <input type="checkbox"/> Married without kids <input type="checkbox"/> Divorced without kids <input type="checkbox"/> Divorced with kids <input type="checkbox"/> unmarried	<input type="checkbox"/> Married with kids <input type="checkbox"/> Married without kids <input type="checkbox"/> Divorced without kids <input type="checkbox"/> Divorced with kids <input type="checkbox"/> unmarried
Religion			
Category			
Highest Education Qualification			
Residential Status	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO
<b>2 Employment Entity Details</b>	<input type="checkbox"/> Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Guarantor
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Agriculture <input type="checkbox"/> Pensioner	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Agriculture <input type="checkbox"/> Pensioner	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Agriculture <input type="checkbox"/> Pensioner
Entity / Employer Type			
Employment Status (if salaried)			
Self Employed Business	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Service <input type="checkbox"/> Other
Nature of Business			

Self Employed Professional -	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other			
Experience in current job / business (in months)						
Total Work Experience (in months)						
Designation						
Income to be considered	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No			
Official Email ID (To be considered as preferred ID)						
Office Landline						
Employee ID Number (if salaried)						
Name of the Employer						
Address of Employer / Business	<b>City : PIN : State : Country :</b>	<b>City : PIN : State : Country :</b>	<b>City : PIN : State : Country :</b>			
<b>3 Bank Account Details (Applicant, Co-applicant and Guarantor - Salary account for salaried or main account for self employed)</b>						
Name of Account Holder	Account Type	Bank Name	Branch Name	Account Number	MICR / IFSC	Repayment Mode
<b>4 Loan Details</b>						
Amount Requested :		Tenure(Months) :		EMI :		
Rate Of Interest : %		Interest Rate Type : <input type="checkbox"/> Floating <input type="checkbox"/> Fixed				
Purpose of Loan:						
<b>5 Reference ( 2 references, one related and the other unrelated, also ensure neither reference is a employee )</b>						
Name :			Name :			
Mobile :			Mobile :			

Email :

Email :

**6 For office use only**

Branch Name :	Channel Name :
Lead Source :	Lead Id :
Existing Customer <input type="checkbox"/> Yes <input type="checkbox"/> No	Existing Contact No
	End Use of Loan :

**7 Proposed Loan Details**

Vehicle Category <input type="checkbox"/> Personal	Vehicle Usage :	No. of Units :
Manufacturer :	Vehicle Registration No :	Variant & Model :
Channel Partner :		Mfg. Year & Month :
Asset Price :	Requested Loan Amount :	
Tenure in Months :	Installment Frequency <input type="checkbox"/> Monthly	

**8 Declaration**

I / We apply for a pre-owned car loan duly secured by the hypothecation or charge of the movable property (Asset) or such other securities as may be required by Piramal Finance Limited (/ Lender) I / We declare and confirm:

1. That all the particulars and information given in the application form and other documents are true, correct, complete and updated in all respects. I / We have read and understood the said contents which have also been explained to me / us in vernacular;
2. That no material and relevant information to this application has been withheld / concealed;
3. I / We agree that shall be entitled to presume that any communication received by or its business partners through the above mentioned Preferred Email ID / Mobile Number have been actually given by me / us and is genuine, valid & binding on me / us. shall at no point of time be held liable & responsible to ensure or ascertain the validity of the said communication received through the Preferred Email ID / Mobile Number. All the communications received by from the Preferred Email ID / Mobile Number shall be binding on all the applicants of the loan.
4. That no insolvency or bankruptcy proceedings have been initiated against me / us nor have I / we ever been adjudicated insolvent;
5. That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my / our ability to repay the loan; neither any criminal proceedings have been initiated and/or pending against me in any courts of India.
6. I / We have never been a defaulter with or any other financial institution;
7. I / We are neither related to any of the Directors of nor I/We are his/her relatives as defined under Companies Act, 2013
8. I/We am/are aware that all the payments in favour of should be made only by a crossed cheque or E-NACH mandates or through digital mode. That I / we have not made any payments whether in cash or kind along with or in connection with this application to any executive / individual collecting my / our application, nor have I / we indulged in any undesirable or unethical practices for the purposes of availing this facility. I / We shall not hold liable for any such payments made by me / us to the executive / individual collecting this application;

9. That if any discrepancy is found or observed in the information given above and the documents produced in support thereof, 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;
10. shall be under no obligation to refund the registration / upfront / processing / any other fee along with applicable taxes in any event;
11. I / We undertake to inform regarding any change in respect to the above information submitted including change in address, income and telephone numbers etc;
12. To pay processing charges as applicable and charged by ;
13. Having read and understood the terms and conditions relating to the sanction of the loan, I / we hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me / us is still outstanding;
14. This will change for fixed loan product. I/we agree that the tenure / repayment / interest / other terms and conditions of the loan are subject to changes as a consequence to any changes in the money market conditions or on account of any other statutory or regulatory requirements or in the event of any downward change in my/our credit rating (both internal as well as external)/credit risk profile or at the discretion on of . reserves that right to review and amend the terms of the loan to such extent as it may deem fit.
15. I / We authorize or its agent to obtain my / our credit report from credit bureau agencies as recommended by NHB / Regulatory Authorities, Government of India, third party entities; to share information at periodical basis to credit bureaus, to make references, enquiries and obtaining information of this application which considers necessary;
16. I / We shall indemnify against any loss or damage (which may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and / or making disclosures in terms of the preceding clause;
17. Lender may use external agencies to conduct legal, credit, risk and technical due diligence as well as document and field investigations and can share my personal data for the same.” My/Our contact details may be used by for sharing promotional information about other products / services that Piramal Group, affiliates, business partners and related companies may be offering:  Yes  No
18. To the extent permitted under applicable laws, I/ We understand and agree that I/ We may be solicited for insurance by any third party insurance companies. If I/ We apply for insurance with any insurance company, then that would be as per the Terms and Conditions of such insurance company and Lender will not be responsible in any way for the same. I/ We also acknowledge that there is no linkage between the loan and any insurance product solicited/ referred by Lender and, also, it is not compulsory for me/ us to take such insurance policy/ product to avail the loan.
19. My / Our place, address or state, indicated by me / us in this application will be used by for any requirement (s) under Goods and Services Tax Act, 2017 (GST) and it shall be my /our responsibility to inform of any change in the current address and shall indemnify in the case of any losses because of a failure and / or delay to inform ;
20. I / We confirm that I / we shall use the credit / loan facility(ies) (or any part thereof) only for the purpose as mentioned herein and not for any improper / illegal or unlawful purpose / activities
21. That shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my / our application and 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;
22. That I am /we are competent and fully authorized to give declaration, 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;

23. That I / we shall cooperate with and furnish additional documents and / or shall execute such other documents, if necessary to enable to abide by / comply with all other existing / further directives of the statutory / regulatory authority / any other authority acting under any law;
24. I hereby consent to receiving information from Central KYC Registry through SMS / e-mail on the above preferred number / email address.
25. I / We hereby submit voluntarily at my / our own discretion, the physical copy of Aadhaar card / physical e-Aadhaar / masked Aadhaar / offline for the purpose of processing my loan application and voluntarily give my / our consent in my / our name(s) individual capacity(ies) using my / our Aadhaar or as an authorized signatory in non-individual accounts and; hereby consent to for verification of my /our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from me to me. The consent and purpose of collecting Aadhaar has been explained to me / us in local language. has informed me / us that my / our Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.
26. On rejection / withdrawal of the loan, shall be under no obligation to return the documents including my/ our photographs submitted by me /us along with the application form.
27. I / we also confirm that I/we am/are aware of and have understood schedule of charges applicable on the Loan facility and the rationale followed by Lender for charging different rate of interest to different categories of borrowers.You may refer our website for policies and FAQs.
28. The loan will be utilized only for the purpose for which it is sanctioned.
29. The purpose of the use of the funds under the loan will not be changed during the loan tenure.
30. The loan shall not be used for any illegal, antisocial, or speculative purposes.
31. Any breach of the above undertaking shall tantamount to be the breach of the terms and conditions of the loan agreement and PFL shall be at liberty to take such action against me/us including withholding of the balance Loan/recalling the Loan as PFL may deem fit.
32. I/We hereby declare that I/we will provide my/our current address to PFL if my current address is different from the one mentioned in my Aadhaar card or identity information available in the Central Identities Data Repository.
33. Insurance Related:
  - My/Our contact details may be used by PFL for sharing promotional information about other products /services that Piramal Group, affiliates, business partners and related companies may be offering:  Yes  No
  - I/We would like to avail the insurance products arranged by PFL-  Yes  No
  - I/We need funding for insurance premium:  Yes  No
  - PFL is registered with IRDAI bearing Certificate of Registration No CA0052 to act as a Corporate Agent (Composite) & is a Group Insurance Organiser/Administrator/Master Policy holder and thereby authorised to solicit and service insurance business of both Life and Ger Insurance. For more details please visit our website [www.piramalfinance.com](http://www.piramalfinance.com).
  - Contract of Insurance is between the Insurance Company and the insured/policyholder. Insurance products are offered & underwritten by the insurance company & PFL does not underwrite the risk or act as an insurer. Insurance is a subject matter of solicitation
  - Participation by PFL's customers in any insurance product is optional and purely on a voluntary basis & Customer may opt for insurance through PFL or open market at his/her sole discretion.
  - Note: If the Applicant/Co-Applicant is Non Individual then authorised signatory to sign and affix company /firm rubber stamp.

34. Interest Rate for each loan will be decided after considering various factors such as customer profile, tenure of loan, type of loan, value of security, etc. Gradation of interest will be based on factors such as Credit Bureau score, income, etc. For more details, please refer to our website [www.piramalfinance.com](http://www.piramalfinance.com).
35. The Borrower agrees to promptly notify the Lender of any changes in the information provided by the Borrower to the Lender at the time of establishing the business relationship or account-based relationship, or thereafter, as required by applicable laws and regulations, including but not limited to, changes in the Borrower's identification documents, address, contact information, or financial status. The Borrower shall provide the Lender with updated documentation within 30 days of any such change. The Borrower's failure to comply with this obligation may be considered a material breach of this Agreement and may result in the Lender taking appropriate action, including but not limited to, terminating the loan or taking other remedial measures.
36. Applicant(s) declaration in respect to relationship with Director / Senior Officer of PFL

<b>Relationship of the Applicant(s) - Primary Applicant</b>	<b>Yes</b>	<b>No</b>
I am a director of PFL, or we are a firm in which any director of PFL is interested as a partner / manager / employee or as a guarantor or holds substantial interest		
I / we am / are a relative of director of PFL / senior officer of PFL or we are a firm (Partnership / Hindu Undivided family) in which any relative of director of PFL interested as a partner / guarantor or we are a company in which any relative of the director of PFL hold substantial interest or is interested as a director or guarantor. If yes, mention the details below		

<b>Relationship of the Applicant(s)- Co-Applicant</b>	<b>Yes</b>	<b>No</b>
I am a director of PFL, or we are a firm in which any director of PFL is interested as a partner / manager / employee or as a guarantor or holds substantial interest		
I / we am / are a relative of director of PFL / senior officer of PFL or we are a firm (Partnership / Hindu Undivided family) in which any relative of director of PFL interested as a partner / guarantor or we are a company in which any relative of the director of PFL hold substantial interest or is interested as a director or guarantor. If yes, mention the details below		

Note: The term "relative & senior officer" shall have the meaning assigned to it under the Companies Act, 2013" I/We understand and consents that if the above declaration made by the me/us is found to be false, PFL shall at its discretion be entitled to revoke and/or recall the loan sanctioned to me/us

**In the event that the applicant / co-applicant are related to any Director of PFL / Senior officer(s) of PFL:** I/we declare(s) that the /we am / are related to the directors and / or Senior Officer (s) of PFL as specified hereto

<b>Sr.No</b>	<b>Name of Director(s) / Senior Officer(s)</b>	<b>Designation</b>	<b>Relationship</b>
1.			

2.			
3.			
4.			

37. The KYC details submitted for the current loan application will be updated for all the existing loans, if any and will replace any previously provided details.

**Personal Data:**

At , we respect your privacy. By providing your personal data on this form, you agree to , and / or its affiliates and / or assigns use of this information for its business purposes including but not limited to credit evaluation, due diligence, legal / regulatory obligations and risk management procedures. Any and all information collected will be processed in a fair and secure manner. We shall use reasonable technical and organizational measures to ensure the security and confidentiality of Personal Data. For more information you may visit our 'Privacy Policy' on <https://>. I hereby confirm that all charges Terms & Conditions pertaining to loan are explained to me in my preferred language.

**9 Acknowledgement Slip**

Date:

To:

PFL will convey its decision within **30 working days** from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per the 'checklist' provided in the application for loan and/or any additional documents as may be required by the company for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the customer to the company.

Sales Representative:

Phone:

Service Branch:

Lead ID Number:

Email:

Signature:

**10 List of Documents**

Income Proof	Proof of Identity	Proof of Address
<ul style="list-style-type: none"> <li>• Latest 3 month Salary Slip</li> <li>• Latest 6 month Bank Statement</li> <li>• Latest ITR</li> </ul>	<ul style="list-style-type: none"> <li>• 7/12 (land Document)</li> <li>• Form 16</li> </ul>	<ul style="list-style-type: none"> <li>• P a n Card</li> <li>• Aadhar Card</li> <li>• Passport</li> </ul>
	<ul style="list-style-type: none"> <li>• Voter ID</li> <li>• Driving License</li> </ul>	<ul style="list-style-type: none"> <li>• Aadhar Card</li> <li>• Passport</li> </ul>
		<ul style="list-style-type: none"> <li>• Voter ID</li> <li>• Driving License</li> </ul>







**Piramal Finance Limited** (Formerly known as Piramal Capital & Housing Finance Limited)  
 Registered Office Address: 601, 6<sup>th</sup> Floor, Amiti Building, Agastya Corporate Park, Kamani Junction,  
 Opp. Fire Station, LBS Marg, Kurla (West), Mumbai- 400070 | CIN: U64910MH1984PLC032639  
[www.piramalfinance.com](http://www.piramalfinance.com) | Email ID: [customercare@piramal.com](mailto:customercare@piramal.com) | Toll Free Number: 1800 2666 444

Applicant (Paste recent, coloured passport size photo and sign across)

Co-Applicant (Paste recent, coloured passport size photo and sign across)

(Photograph and crossed signature required only in case of physical form submission)

## Application Form - Business Loan

(Please fill in BLOCK letters using BLACK / dark BLUE ink. Refer to acknowledgement slip for additional instructions.)

1	Personal Details	<input checked="" type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	<input checked="" type="checkbox"/> Co-Applicant
	Full Name <i>(First / Middle / Last)</i>	<input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual	<input type="checkbox"/> Individual <input type="checkbox"/> Non-Individual
	Father's / Spouse's Name		
	Mother's Maiden Name		
	Relationship with Applicant		
	Date of Birth / Incorporation		
	PAN		
	KYC ID (Individual) Aadhaar Passport Driving License Voter Id		
	Landline Mobile Number <i>(Tick the number to be used as preferred number for communication)</i> Personal Email ID <i>(Tick the e-mail id to be used as preferred e-mail address for communication)</i>	<input type="checkbox"/>	<input type="checkbox"/>
	Current Residence Address (to be used for GST)  Period of stay in current address  Residence Type	Months  <input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others	Months  <input type="checkbox"/> Self-Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parental <input type="checkbox"/> Others

Permanent Residence Address <input type="checkbox"/> tick if same as above		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender
Politically Exposed Person (PEP)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow/er
Number of dependents		
Religion	<input type="checkbox"/> Hinduism <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Others	<input type="checkbox"/> Hinduism <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input type="checkbox"/> Others
Category	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC	<input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC
Highest Educational Qualification	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Below 10th <input type="checkbox"/> Upto 12th	<input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Below 10th <input type="checkbox"/> Upto 12th
Residential Status Name of country, in case of NRI / PIO / OCI	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO/CIO
<b>2</b> Employment / Entity Details	<input checked="" type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	<input checked="" type="checkbox"/> Co-Applicant
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Other
Entity / Employer Type	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> PSU <input type="checkbox"/> LLP <input type="checkbox"/> OPC <input type="checkbox"/> Trust / <input type="checkbox"/> HUF <input type="checkbox"/> Society <input type="checkbox"/> Individual <input type="checkbox"/> Others	<input type="checkbox"/> Govt. <input type="checkbox"/> Public Limited <input type="checkbox"/> Private Limited <input type="checkbox"/> Partnership <input type="checkbox"/> MNC <input type="checkbox"/> Proprietorship <input type="checkbox"/> PSU <input type="checkbox"/> LLP <input type="checkbox"/> OPC <input type="checkbox"/> Trust / <input type="checkbox"/> HUF <input type="checkbox"/> Society <input type="checkbox"/> Individual <input type="checkbox"/> Others
Employment Status (if salaried)	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other	<input type="checkbox"/> Regular <input type="checkbox"/> Part-time <input type="checkbox"/> Contractual <input type="checkbox"/> Daily Wage <input type="checkbox"/> Labour <input type="checkbox"/> Other

Self Employed - Nature of Business	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale Trader <input type="checkbox"/> Retail Trader <input type="checkbox"/> Service (Hotel, transport etc) <input type="checkbox"/> Other-	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale Trader <input type="checkbox"/> Retail Trader <input type="checkbox"/> Service (Hotel, transport etc) <input type="checkbox"/> Other
Self Employed Professional -	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other	<input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> CS <input type="checkbox"/> Other
Current Work Experience		
Total Work Experience		
Designation		
Income to be considered	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Director Identification Number DIN (if applicable)		
Official Email ID (To be considered as preferred ID)		
Office Landline		
Name of the Employer		
Address of Employer / Business	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>
Registered Address <input type="checkbox"/> Same as above	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>	<b>LandMark:</b> <b>City: PIN:</b> <b>State : Country :</b>
KYC (For non-individual applicant / co-applicants)	CIN TAN PAN	
GST No :-		



ASM/BSM Name:

ASM/BSM Code:

SM/RM Name:

SM/RM Code:

GST No. of Branch :

State Code:

## 7 Declaration

I / We apply for a loan at Piramal Finance Limited (PFL) I / We declare and confirm:

1. That all the particulars and information given in the application form and other documents are true, correct, complete and updated in all respects. I / We have read and understood the said contents which have also been explained to me / us in vernacular language;
2. That no material and relevant information to this application has been withheld / concealed;
3. I also authorise main applicant / other applicants to submit documents including photographs on my behalf as required for loan application;
4. I / We agree that PFL shall be entitled to presume that any communication received by PFL through the above mentioned Preferred Email ID / Mobile Number have been actually given by me / us and is genuine, valid & binding on me / us. PFL shall at no point of time be held liable & responsible to ensure or ascertain the validity of the said communication received through the Preferred Email ID / Mobile Number. All the communications received by PFL from the Preferred Email ID / Mobile Number shall be binding on all the applicant of the loan.
5. That no insolvency or bankruptcy proceedings have been initiated against me / us nor have I / we ever been adjudicated insolvent;
6. That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my / our ability to repay the loan; neither any criminal proceedings have been initiated and / or pending against me in any court of India.
7. I / We have never been a defaulter with PFL or any other financial institution;
8. I / we are neither related to any of Directors of PFL nor I / We his/her relatives as defined under Companies Act, 2013;
9. I am / We are aware that all the payments in favour of PFL should be made only by a crossed cheque or through digital mode. That I/We have not made any payments whether in t cash or kind along with or in connection with this application to any executive / individual collecting my/our application, nor have I /we indulged in any undesirable or unethical practices for the purposes of availing this facility. I/We shall not hold PFL liable for any such payments made by me/us to the executive/individual collecting this application;
10. That if any discrepancy is found or observed in the information given above and the documents produced in support thereof, PFL 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;
11. PFL shall be under no obligation to refund the registration/upfront/processing/any other fee along with applicable taxes in any event;
12. I/We undertake to inform PFL regarding any change in respect to the above information submitted including change in address, income and telephone numbers etc;
13. To pay processing charges as applicable and charged by PFL;
14. Having read and understood the terms and conditions relating to the sanction of the loan, I/We hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me/us is still outstanding;
15. I/We agree that the tenure/repayment/interest/other terms and conditions of the loan are subject to changes as a consequence to any changes in the money market conditions or on account of any other statutory or regulatory requirements or in the event of any downward change in my/our credit rating (both internal as well as external)/credit risk profile or at the discretion of PFL. PFL reserves that right to review and amend the terms of the loan to such extent as it may deem fit;
16. I/We authorize PFL or its agent to obtain my/our credit report from credit bureau agencies as recommended

by NHB / Regulatory Authorities, Government of India, third party entities, to share information at periodical basis to credit bureaus, to make references, enquiries and obtaining information of this application which PFL considers necessary;

17. I/We shall indemnify PFL against any loss or damage (which PFL may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and/or making disclosures in terms of the preceding clause;
18. PFL may use external agencies to conduct legal, credit, risk and technical due diligence as well as document and field investigations and can share my personal data for the same;
19. My/Our place, address or state, indicated by me/us in this application will be used by PFL for any requirement(s) under Goods and Services Tax Act, 2017 (GST) and it shall be my/our responsibility to inform PFL of any change in the current address and shall indemnify PFL in the case of any losses because of a failure and/or delay to inform PFL;
20. I/We confirm that I/We shall use the credit / loan facility(ies) (or any part thereof) only for the purpose as mentioned herein and not for any improper / illegal or unlawful purpose /activities;
21. That PFL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my/our application and PFL 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;
22. That I am/we are competent and fully authorized to give declaration, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, and for all the purposes mentioned/required to be done for this;
23. That I/We shall cooperate with PFL and furnish additional documents and/or shall execute such other documents, if necessary to enable PFL to abide by/comply with all other existing/further directives of the statutory/regulatory authority/any other authority acting under any law;
24. I hereby consent to receiving information from Central KYC Registry through SMS/e-mail on the above preferred number/ email address.
25. I/We hereby consent and submit voluntarily at my/our own discretion and without coercion, the physical copy of Aadhaar card /e-Aadhaar/ offline Aadhaar xml as issued by UIDAI (Aadhaar), with PFL and/or any Third Party to establish my/our identity/ address proof for the purpose of processing my loan application (Purpose) and voluntarily give my consent in my name(s) and individual capacity(ies) using my Aadhaar or as an authorized signatory in non-individual accounts. I/We hereby explicitly authorise PFL and any other third party appointed by PFL (Third Party) to fetch and verify my/our information regarding Aadhaar Number, Aadhaar XML, Virtual ID, e-Aadhaar, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information ("Aadhaar Information") from UIDAI for the Purpose as mentioned above. I/We agree to take all the necessary actions required for the purpose of authenticating and verifying my/our Aadhaar Information. I /We fully understand and accept sole and complete responsibility for any issues, legal suits, damages, losses, penalties, fines or liabilities ("Losses") arising out of my/our sharing of Aadhaar Information and authorising PFL and/or Third Party for fetching my/our Aadhaar Information and that I/We shall fully hold harmless PFL and/or Third Party, its representatives, employees and directors for any losses arising out of such request and actions. I/We understand and agree that the consent and purpose of collecting Aadhaar has been explained to me in local language. PFL has informed me that my/our Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law and is not stored by the Third Party. I/We give a valid, binding, irrevocable and explicit authorisation and consent as maybe required under applicable laws, rules, regulations and guidelines for availing the Aadhaar API services of PFL and/or Third Party including, but not limited to the transmission and storage of my/our Aadhaar Information by PFL and/or Third Party.
26. I/We hereby declare that I/we will provide my/our current address to PFL if my current address is different from the one mentioned in my Aadhaar card or identity information available in the Central Identities Data Repository.
27. On rejection / withdrawal of the loan, PFL shall be under no obligation to return the documents including my /our photographs submitted by me/us along with the application form. At PFL we respect your privacy. By providing your personal data on this form, you agree to PFL, and / or its affiliates and / or assigns use of this information for its business purposes including but not limited to credit evaluation, due diligence, legal /

regulatory obligations and risk management procedures. Any and all information collected will be processed in a fair and secure manner.

28. Interest Rate for each loan will be decided after considering various factors such as customer profile, tenor of loan, type of loan, value of security etc . Gradation of interest will be based on factors such as Credit Bureau score, income, etc. For more details, please refer to our website [www.piramalfinance.com](http://www.piramalfinance.com).
29. The Borrower agrees to promptly notify the Lender of any changes in the information provided by the Borrower to the Lender at the time of establishing the business relationship or account-based relationship, or thereafter, as required by applicable laws and regulations, including but not limited to, changes in the Borrower's identification documents, address, contact information, or financial status. The Borrower shall provide the Lender with updated documentation within 30 days of any such change. The Borrower's failure to comply with this obligation may be considered a material breach of this Agreement and may result in the Lender taking appropriate action, including but not limited to, terminating the loan or taking other remedial measures.
30. I/We hereby declare, represent, warrant, confirm & undertake that  
 (a) the loan shall be utilized only for the purpose as mentioned herein and the purpose of use of loan shall not be changed in any manner during the term of the loan. The loan shall not be used for any illegal and/or anti-social and/or any speculative activities.  
 (b) any breach of the above undertaking shall tantamount to be the breach of the terms and conditions of the loan agreement and PFL shall be at liberty to take such action against me/us including withholding of the balance Loan/recalling the Loan as PFL may deem fit.

We shall use reasonable technical and organizational measures to ensure the security and confidentiality of Personal Data. For more information you may visit our 'Privacy Policy' on <https://www.piramalfinance.com>.

31. Insurance Related :

- a) I/We would like to avail the insurance products arranged by PFL -  Yes  No
- b) I/We need funding for insurance premium:  Yes  No
- c) PFL is registered with IRDAI bearing Certificate of Registration No CA0052 to act as a Corporate Agent (Composite) & is a Group Insurance Organiser/ Administrator/Master Policy holder and thereby authorised to solicit and service insurance business of both Life and General Insurance. For more details please visit our website [www.piramalfinance.com](http://www.piramalfinance.com).
- d) Contract of Insurance is between the Insurance company and the insured / policyholder. Insurance products are offered & underwritten by the insurance company & PFL does not underwrite the risk or act as an insurer
- e) Insurance is a subject matter of solicitation
- f) Participation by PFL's customers in any insurance product is optional and purely on a voluntary basis & Customer may opt for insurance through PFL or open market at his/her sole discretion.

32. Applicant(s) declaration in respect to relationship with Director / Senior Officer of PFL

Relationship of the Applicant(s)	Yes	No
I am a director of PFL, or we are a firm in which any director of PFL is interested as a partner / manager / employee or as a guarantor or holds substantial interest		<input checked="" type="checkbox"/>
I / we am / are a relative of director of PFL / senior officer of PFL or we are a firm (Partnership / Hindu Undivided family) in which any relative of director of PFL interested as a partner / guarantor or we are a company in which any relative of the director of PFL hold substantial interest or is interested as a director or guarantor. If yes, men on the details below		<input checked="" type="checkbox"/>

Note: The term "relative & senior officer" shall have the meaning assigned to it under the Companies Act, 2013" I/We understand and consents that if the above declaration made by the me/us is found to be false, PFL shall at its discretion be entitled to revoke and/or recall the loan sanctioned to me us

**In the event that the applicant / co-applicant are related to any Director of PFL / Senior officer(s) of PFL :** I we declare(s) that the /we am / are related to the directors) and / or Senior Officer (s) of PFL as specified hereto



Sr No	Name of Director(s) / Senior Officer(s)	Designation	Relationship
1			
2			

33. The KYC details submitted for the current loan application will be updated for all the existing loans, if any and will replace any previously provided details.

Note : If the Applicant / Co-Applicant is Non Individual then authorised signatory to sign and affix company / firm rubber stamp

Applicant / Co-Applicant  
Signature

Co-Applicant Signature

Date:

Date:

Place:

Place:

### Acknowledgement

Date:

To:

PFL will convey its decision within **30 working days** from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per the 'checklist' provided in the application for loan and/or any additional documents as may be required by the company for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the customer to the company.

**Please note we do not accept processing fee in cash.**

Sales Representative:

Phone:

Service Branch:

Lead ID Number:

Email:

Signature:

### List of Documents Required

Customer Type	OVD Documents	Income Documents
Individual - Salaried Employees	<ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License</li> <li>• Proof of possession of Aadhaar Number</li> <li>• Voter's Identity Card</li> <li>• Job card issued by NREGA</li> <li>• Leffler issued by National Population Register</li> </ul>	<ul style="list-style-type: none"> <li>• Latest Salary Slip for last 3 months</li> <li>• Last 6 months bank statements</li> <li>• Last 2 years' income tax returns with Profit/loss Account (Duly certified by chartered accountant)</li> </ul>

Sole Proprietor	<ul style="list-style-type: none"> <li>• Refer to OVD Section above</li> </ul>	<ul style="list-style-type: none"> <li>• Last 2 years income tax returns with all Annexure (Duly authenticated of tax authority)</li> <li>• Last 6 months bank statements (Self &amp; Business)</li> </ul>
Company	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• Memorandum of Association and Articles &amp; Association</li> <li>• Pan card of Company</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 2 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant)</li> <li>• Last 2 years income tax returns with Profit/loss Account (Duly certified by chartered Accountant)</li> <li>• Last 6 months bank statements</li> </ul>
Limited Liability Partnership (LLP)	<ul style="list-style-type: none"> <li>• Certificate of Incorporation</li> <li>• LLP Agreement</li> <li>• Pan card of Company</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• A resolution from the partners of LLP and power of attorney granted to its managers, officers, or employees to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit/loss Account (Duly certified by chartered accountant)</li> </ul>
Partnership Firm	<ul style="list-style-type: none"> <li>• Registration certificate</li> <li>• Partnership Deed with all Amendment</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• A resolution from the partners and power of attorney granted to its partner to transact on its behalf</li> <li>• Last 6 months bank statements</li> </ul>
Society/Trust	<ul style="list-style-type: none"> <li>• Registration certificate</li> <li>• Bye laws-Society</li> <li>• Trust Deed in Case of Trust</li> <li>• Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority)</li> <li>• Refer to OVD Section above (For KYC of Director/Authorised Personnel)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 6 months bank statements</li> <li>• A resolution passed by all members /board of Trustee and power of attorney granted to its member /Trustees, officers to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit/loss Account (Duly certified by chartered accountant)</li> </ul>
HUF	<ul style="list-style-type: none"> <li>• HUF Deed</li> <li>• Proof of registered office of HUF (Latest electricity bill or any other certificate from statutory authority)</li> <li>• Refer to OVD Section above (For KYC of Karta/ Co Parcener)</li> </ul>	<ul style="list-style-type: none"> <li>• Last 6 months bank statements</li> <li>• A resolution passed by HUF or power of attorney granted to its Karta to transact on its behalf</li> <li>• Last 2 years income tax returns with Profit/loss Account (Duly certified by chartered accountant)</li> </ul>

For fair practice code and lodging complaints, please visit our website [www.piramalfinance.com](http://www.piramalfinance.com)

### **INSTRUCTIONS TO FILL THE FORM**

1. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary can be detailed in a covering letter.
2. Check where applicable e.g. indication of marital status
3. All details must be filled in. If not applicable, please write NA.
4. Applicants should ensure that the application form is complete in every respect and all the required documents are submitted with the application form.

A complete form with the necessary documents will help us process your application faster, please take photocopies of all the documents that are submitted to PFL (including this application form) for your personal record.