

# Aditya Birla Housing Finance Limited (ABHFL)

## KYC Policy

Version: ABHFL/KYC Policy/07112017/4.0

## Table of Contents

Table of Contents .....	2
Document Owner, Version Control & Review Process .....	3
Omnibus Clause.....	3
Objective.....	3
Customer Categorization.....	4
Risk Category .....	4
Monitoring of KYC.....	5
Type of document .....	5
Application Form with Photograph .....	5
Signature Verification.....	5
List of Documents to be obtained as an Identity/ Legal Existence and Address Proof .....	7
List of Documents to be obtained as a Business Address proof.....	9
Age Proof.....	9
Relationship Proof.....	10
Documents in Vernacular Language .....	10
Signature in Vernacular Language or Thumb Impression .....	11
Self-Attestation Norms .....	11
OSV Norms.....	11
Central Know Your Customer (CKYC) .....	11
General Guidelines.....	12
Roles and Responsibilities .....	13
Annexure .....	14
FAQs on Address Proof - Annexure I .....	14
Address Proof Declaration - Annexure II .....	15
Signature Verification Declaration - Annexure III .....	17
Vernacular Declaration - Annexure IV .....	19
Relationship Proof - Annexure V .....	20
Signature Variance - Annexure VI .....	21
HR Letter Format - Annexure VII.....	22
Declaration cum Indemnity - Annexure VIII.....	23

## Document Owner, Version Control & Review Process

Particulars	Details
Version Control	The policy has been revised considering the recent amendment in PMLA Act (2002). This version dated 17 <sup>th</sup> July 2017 is the 4th KYC Policy of Aditya Birla Housing Finance Ltd.
Version No.	ABHFL/KYC Policy/071117/4.0
Document owner(s)	Compliance Officer - Aditya Birla Housing Finance Ltd
Process for any modification/revision	Sign-off from the following will be required for any modifications/revisions in this document: <ul style="list-style-type: none"><li>▪ Head-Risk - Aditya Birla Housing Finance Ltd</li><li>▪ Chief Business Officer - Aditya Birla Housing Finance Ltd</li><li>▪ Any one Director of Aditya Birla Housing Finance Ltd</li></ul>

## Omnibus Clause

All extant & future master circulars/directions/guidelines/guidance notes issued by National Housing Bank (NHB) from time to time would be the directing force for the KYC Policy of ABHFL and will supercede the contents of this KYC Policy. This includes the following Circulars:

Circular Ref. No.	Circular	Issue Date
NHB/ND/DRS/Pol-No. 33/2010-11	Guidelines on Know Your Customer & Anti Money Laundering Measures for HFC's	11-Oct-2010
Notification No. NHB.HFC.DIR.1/CMD/2010	The Housing Finance Companies (NHB) Directions, 20101	1-Jul-2013
NHB (ND)/DRS/Pol.No. 59/2013-14	Central Know Your Customer Registry	24-Jan-14
NHB (ND)/DRS/Pol.No. 60/2013-14	Guidelines on Know Your Customer & Anti Money Laundering Measures- Obligation of HFCs under Prevention of Money Laundering Act, 2002.	6-Feb-14
NHB(ND)/DRS/Policy Circular No.76/2016-17	Central Know Your Customer Registry	1-Nov-16
2/F.No.P.12011/11/2016-ES Cell-DOR	Amendment to PMLA (Maintenance of Records) Rules, 2005 (Circular issued by MOF)	1-Jun-2017
NHB(ND)/DRS/REG/MC-04/2017	Master Circular- Miscellaneous Instructions to all Housing Finance Companies	1-Jul-2017

## Objective

The objective of guidelines for KYC is to standardize KYC documentation across ABHFL. This policy will reduce ground level ambiguity and ensure faster KYC document collection. The KYC Policy also intend to put in place a standardize procedure for original seen and verified (OSV), address proof documentation for co-applicant, etc.

ABHFL may prepare a profile for each new customer based on risk categorization. The customer profile may contain information relating to the customer's identity, social/financial status, nature of business activity, information about his clients' business and their location, etc. The nature and extent of due diligence will depend on the risk perceived by the ABHFL. However, while preparing customer profile ABHFL should take care to seek only such information from the customer which is relevant to the risk category and is not intrusive, and is in conformity with the guidelines issued by NHB in this regard. Any other information from the customer will be sought separately with his/her consent.

### Risk Category

ABHFL will classify its customers based on the below mentioned risk categories as defined by NHB from time to time.

1. Low Risk
2. Medium Risk
3. High Risk

#### Low Risk

For the purpose of risk categorization, individuals (other than High Net Worth) and entities whose identities and sources of wealth can be easily identified and transactions in whose accounts by and large conform to the known profile, may be categorized as low risk. Illustrative examples of low risk customers could be salaried employees whose salary structures are well defined, people belonging to lower economic strata of the society whose accounts show small balances and low turnover, Government departments & Government owned companies, regulators and statutory bodies, etc. In such cases, the policy may require that only the basic requirements of verifying the identity and location of the customer are to be met.

#### Medium / High Risk

Customers that are likely to pose a higher than average risk to the ABHFL may be categorized as medium or high risk depending on customer's background, nature and location of activity, country of origin, sources of funds and his client profile, etc. ABHFL may apply enhanced due diligence measures based on the risk assessment, thereby requiring intensive 'due diligence' for higher risk customers, especially those for whom the sources of funds are not clear. Examples of customers requiring higher due diligence may include

- non-resident customers,
- high net worth individuals,
- trusts, charities, NGOs and organizations receiving donations,
- companies having close family shareholding or beneficial ownership,
- firms with 'sleeping partners',
- politically exposed persons (PEPs) of foreign origin,
- non-face to face customers, and
- those with dubious reputation as per public information available, etc.

Note → It is important to bear in mind that the adoption of Customer Categorization and its implementation should not become too restrictive and must not result in denial of ABHFL's services to general public, especially to those, who are financially or socially disadvantaged. For ensuring the same, risk categorization of the customer would be approved by case approving authority and authorities can be modified/ further delegate by Head Risk – ABHFL and CBO-ABHFL from time to time.

## Monitoring of KYC

For the purpose of effective monitoring of KYC, customers identified as high risk customers would need to submit fresh set of KYC once in 2 year, while Medium Risk Customers would need to submit fresh set of KYC once in 8 years and Low Risk Customers once in 10 years. Any deviation / waiver of the above requirement can be done at the Head Risk –ABHFL level or as delegated from time to time.

## Type of document

Documents to be collected from the applicant / co-applicant / guarantor / any other party to the loan are as follows:

### KYC and other documents -

- Application form with photograph
- Signature verification (Individual)
- Identity proof
- Address proof
- Age Proof for individual
- Any other document as specified in individual Product Program for various individual/ non-individual entities would be defined time to time and approved by PAC

### Entity specific documents for Proprietor / Partnership / Club / Trust / Societies / Limited Companies are:

- Proof of legal existence
- Proof of operating address
- Signature verification of the authorised signatory of the entity

## Application Form with Photograph

Description	Type of Documents
Application Form	<ul style="list-style-type: none"><li>▪ Duly completed application form signed by all the applicants.</li><li>▪ Applicants should also sign across the photograph and application form</li><li>▪ Latest passport size colour photographs of all applicants / co applicant / guarantor</li></ul> Any corrections / overwriting on the application form should be countersigned by the respective applicants.

## Signature Verification

Description	Type of Documents
Signature Verification (Individual)	<ul style="list-style-type: none"><li>▪ Copy of Photo Pan Card</li><li>▪ Copy of Laminated Driving License (<i>permanent only</i>)</li><li>▪ Copy of Passport</li><li>▪ Bank Verification (Only Scheduled Commercial Banks)</li><li>▪ Government ID card for Govt. Employees</li><li>▪ Copy of entire Registered sale deed showing photo and signature</li><li>▪ Login/Processing Fee Cheque Clearance</li><li>▪ ECS Mandate certified by authorised official of the Bank from where repayment is to be made</li></ul>

	<p><i>(Note - There could be instances wherein applicant /co-applicant/ guarantor do not have any signature verification proof, in such cases a declaration should be obtained as per <b>Annexure III</b> – Signature Verification Declaration (duly executed on stamp paper). This is applicable in cases where Applicant /Co-applicant / Guarantor do not have any source of income and signature proof.)</i></p>
<p>Signature Verification <i>(Authorized Signatory)</i></p>	<ul style="list-style-type: none"> <li>▪ Copy of Photo Pan Card</li> <li>▪ Copy of Passport</li> <li>▪ Banker’s verification of the entity's Authorized Signatory from where ECS is issued.</li> </ul>

**List of Documents to be obtained as an Identity/ Legal Existence and Address Proof**

Category	Identity / Legal Existence and Address Proof *** Documents
Individual	i) Copy of Aadhaar** and Pan Card or Form 60*
NRI (Non Resident Indian)	i) Copy of PAN/ Form 60* and ii) Copy of an any of the below 'officially valid document' 1. Voter ID 2. Valid Passport 3. Driving license 4. Job card issued by NREGA 5. Letter issued by the National Population Register 6. Or any other document as notified by the Central Government in consultation with the Regulator
PIO (Person of Indian Origin)	i) Copy of an any of the below 'officially valid document' 1. Voter ID 2. Valid Passport 3. Driving license 4. Job card issued by NREGA 5. Letter issued by the National Population Register 6. Or any other document as notified by the Central Government in consultation with the Regulator (example: PIO card issued by Govt of India)
Non-Individual Entity (Proprietor)	i) Copy of Aadhaar** and Pan Card or Form 60*
Non-Individual Entity (Partnership)	i) Certificate of incorporation/ Registration; ii) Partnership Deed iii) Copy of PAN Card iv) (a) Copy of Aadhaar**; and (b) Permanent Account Numbers or Form 60* as defined in the Income-tax Rules, 1962, issued to the person holding an attorney to transact on its behalf.
Non-Individual Entity (Company)	i) Certificate of incorporation/ Registration; ii) Memorandum and Articles of Association; iii) Partnership Deed iv) Copy of PAN Card v) A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf; (vi) (a) Copy of Aadhaar**; and (b) Permanent Account Numbers or Form 60* as defined in the Income-tax Rules, 1962, issued to managers, officers or employees holding an attorney to transact on the company's behalf.
Non-Individual Entity (Club / Trust / Society)	i) Certificate of Registration with Registrar of Trusts/ Charity Commissioner/ Societies ii) Trust Deed , constitutional document of Trust / Society iii) Copy of PAN Card iv) (a) Copy of Aadhaar**; and (b) Permanent Account Number or Form 60* as defined in the Income-tax Rules, 1962, issued to the person holding an attorney to transact on its behalf

Category	Identity / Legal Existence and Address Proof *** Documents
Unincorporated association or a body of individuals:-	(i) resolution of the managing body of such association or body of individuals; (ii) power of attorney granted to him to transact on its behalf; (iii) (a) Copy of Aadhaar** number; and (b) Permanent Account Number or Form 60* as defined in the Income-tax Rules, 1962, issued to the person holding, an attorney to transact on its behalf
Non-Individual Entity (HUF)	i) Copy of HUF PAN ii) Copy of Photo Pan Card or Form 60* & Copy of Aadhaar ** for Karta

\* Form 60 to be filled by an individual or a person (not being a company or firm) who does not have a permanent account number as specified in Rule 114B of Income Tax rule, 1962. Click on below link to download Form 60.

<http://www.incometaxindia.gov.in/forms/income-tax%20rules/10312000000007944.pdf>

\*\* In cases where customer has applied for Aadhaar, copy of acknowledgment can be accepted. However, for such cases copy of Aadhaar should be obtained at later stage and Aadhaar no should be captured in the system as per timelines defined by the regulator.

\*\*\* In cases where customer is residing at different address than the address mentioned on the Aadhaar, then in such cases below documents may be accepted as an address proof in addition to Aadhaar. However, both the address has to be available on the record.

- Copy of Driving License (*permanent only*)
- Copy of Passport
- Copy of Voter's Identity Card
- Employee ID card issued by Defence / Govt. / Public sector undertaking / Reputed MNC's/ Public Limited co./ Listed Private Ltd. Co.
- Defence ID
- Residence certificates issued by Gram Panchayat with Photograph
- Latest Telephone Bill (*Not older than 3 months & showing consumption*)
- Electricity Bill (*Not older than 3 months & showing consumption*)
- Municipality Water Bill (*Not older than 3 months & showing consumption*)
- Bank Passbook / Latest Bank Account Statement ( *First page showing complete address, in case of pass book pages showing latest transactions should also be taken on records*)
- Copy of Notarised /registered rent agreement
- Letter issued by the employer confirming the address of the employee only in case of Listed companies/ Private Ltd companies. (Letter has to be issued on letterhead along with stamp and sign of Authorised Official)



## List of Documents to be obtained as a Business Address proof

- Copy of Income Tax Assessment Order
- Copy of Municipality Tax Receipt / Property Tax Receipt
- Copy of Acknowledged ITR of the entity
- Copy of Sales Tax/ VAT/ Excise Registration Certificate
- Copy of Importer - Exporter code certificate
- Copy of Certificate of Incorporation/commencement issued by Registrar of Companies
- Copy of Notarised /registered rent agreement
- For Government entities and listed public Limited companies, annual report containing their Registered office/ Branch office Address
- Copy of Shop and Establishment certificate
- Copy of GST registration certificate
- Copy of Certificate of Incorporation/commencement issued by Registrar of Companies
- Copy of Certificate of Registration with Registrar of Trusts / Charity Commissioner (applicable to all public trusts)Copy of Business License (In case of small businesses )

## Age Proof

Description	Type of Documents
Individual Entity (Resident Indian)	<ul style="list-style-type: none"> <li>▪ Copy of Photo Pan Card</li> <li>▪ Copy of Laminated Driving License (<i>permanent only</i>)</li> <li>▪ Copy of Passport</li> <li>▪ Birth Certificate/ Corporation Certificate (<i>Should have name mentioned on it</i>)</li> <li>▪ School Leaving Certificate</li> <li>▪ LIC Policy (<i>Minimum 12 months in force</i>)</li> <li>▪ Copy of Aadhaar card with DOB mentioned</li> </ul> <p>(<u>Note</u>: Original affidavit (stating date of birth) from customer can be accepted as a Date of Birth proof in below cases:  i) DOB proof is not available  ii) DOB mismatch on Age proof and actual DOB mentioned on the Application Form)</p>
Individual Entity (NRI / PIO)	<ul style="list-style-type: none"> <li>▪ Copy of Passport</li> <li>▪ Photocopy of PIO card (<i>wherever applicable, mentioning Date of Birth</i>)</li> <li>▪ ID card issued by the government of the residing country (<i>mentioning date of Birth</i>)</li> </ul>

## Relationship Proof

In order to establish relationship between applicant, co-applicant or guarantor below mentioned document should be obtained -

- Marriage Certificate
- PAN Card
- Birth Certificate
- Ration Card
- Valid Indian Passport
- Voters ID
- Aadhaar card

In absence of any of the above mentioned document declaration as per **Annexure V- Relationship Proof** should be obtained.

Type of relationships eligible under the definition of “relative” will be as follows:

- Spouse
- Father
- Mother
- Brother
- Unmarried Sister
- Child

## Documents in Vernacular Language

In case of any documents submitted by the applicant are in vernacular or regional language, the Branch Manager / Sales Manager or Document certifying ABHFL official should satisfy about the contents of the document submitted and certify the contents in the document by affixing the following stamp on the face of the document.

<p>I have understood the document and certify that the document submitted is in accordance with the Aditya Birla Housing Finance Limited guidelines.</p> <p>DSA / DST / DME Name .....</p> <p>DSA /DST/ DME Code .....</p> <p>_____</p> <p>ABHFL Official Signature</p> <p>ABHFL Official Name</p> <p>Employee ID</p>
---

## Signature in Vernacular Language or Thumb Impression

In cases where the applicant/ co-applicant/ add on card holder/ guarantor has done his/ her signature in the vernacular language or put his/ her thumb impression, then a vernacular declaration has to be obtained as per **Annexure IV**-Vernacular Declaration.

## Self-Attestation Norms

All documents should be self-attested by the applicant / co-applicant / guarantor to whom the document pertains.

In case where the document runs into more than 5 pages, then the self-attestation by the customer is required only on the first page and the last page. –

- In case of Bank statement customer should mention that the “Statement for the period DD/MM/YYYY to period DD/MM/YYYY in total of \_\_\_\_ (no of pages) handed over to Aditya Birla Housing Finance Limited.”
- In case of any other document collected without page numbers, Sales Manager should mention page number on each page & obtain customer’s signature on first and last page stating “Document from page no. \_\_\_\_ to \_\_\_\_ collected and handed over to Aditya Birla Housing Finance Limited.”

For cases where documents are shared by customer from his/her email id registered with ABHFL mentioned in application form; the documents would be considered as self-attested by customer.

## OSV Norms

All documents provided by the customer (for applicant/co-applicant /guarantor) should be sighted in original and verified by the ABHFL Employee and signed with “Original Seen and Verified” stamp.

For detailed OSV Norms refer OSV Policy (Version: ABHFL/OSV Policy/170816/1.0)

## Central Know Your Customer (CKYC)

The Government of India has authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the Central KYC Record Registry vide the Gazette Notification No. S.O. 3183(E) dated November 26, 2015. The ‘live run’ of the Central KYC Record Registry has started with effect from July 15, 2016 in phased manner beginning with new ‘individual accounts’.

ABHFL has taken steps to prepare their systems for uploading the KYC data in respect of new individual accounts and for existing accounts it will be done in phased manner. ABHFL will upload the Know Your Customer (KYC) data with CERSAI in respect of new individual accounts. ABHFL will capture the KYC information for sharing with the Central KYC Record Registry in the manner mentioned in the “Prevention of Money-Laundering (Maintenance of Records) Rules, 2005” and amendments thereafter, as required by the revised KYC templates prepared for individuals and non-individuals/legal entities, as the case may be.

## General Guidelines

- In case an existing customer is coming for a loan again, then in such cases valid address proof should be collected only if there is any change in the current address from the address mentioned at the time of the previous loan.
- For cases wherein the Director is empowered to execute all documents on behalf of the company through Board Resolution of the company, then such Board resolution should be signed by at least two directors.
- In some cases OSV cannot be done since the property is mortgaged and the original documents are with the financier and the customer is only having photocopy of the documents. In such scenario latest income tax provisional statement is to be collected with financier's seal on the same. Address on it should match with the application form address.
- There are cases where there are mismatches in the names on the application form and the identity proof due to –
  - a. mistake occurred/committed by the issuing authority of the ID proof
  - b. change of surname after marriage
  - c. same individual having different name mentioned in application form and KYC documents submitted (usage of title)
  - d. Elaboration of initials detailing applicant's first/ middle name & surname.

In such scenario the declaration for dual name should be obtained. The declaration should have proper affidavit. (**Annexure VIII**-Declaration cum Indemnity)

*Note* - Above situations should be accepted subject to positive FI/ PD for residence and office & positive FCU.

- In case where customer has two different signatures on two different documents (*as per the list given under signature proof doc*) then in such case one of the signatures should match with the signature on application form. Also an affidavit should be obtained as per **Annexure VI** - Declaration for Signature Variance.

## Roles and Responsibilities

Sr No.	Process	Responsibility
1.	KYC Documentation at the time of sale and verification of documents with originals	Sales & Credit
2.	Sanction loans to High Risk Customers	Credit
3.	Screening of customers	Compliance Team
4.	Periodic risk review and internal audit	Risk and Internal Audit
5.	Appointment of Principal Officer(AML) & Reporting	Board & Compliance Team
6.	Monitoring & Reporting Obligations	Compliance
7.	Information of Suspicious / attempted transactions	All employees
8.	AML Training	All employees
9.	No tipping off	All employees
9	<b>Maintenance of Records</b>	
	Transaction Details	Information Technology
	Customer data, complaints, account files, business correspondence, account recovery details	Operations, Credit, Customer Service, Collections
10	To adhere to the requirements of the compliance policy	All employees

**FAQs on Address Proof****Annexure I**

1. There are instances wherein, it is difficult to obtain satisfactory address proof document for applicant/ co-applicant/ guarantor since they reside with their parents/ spouse/ relatives and the address proof is in the name of the parent/ spouse/ relative

To cater such scenarios -

- Where co-applicant/ guarantor has no address proof in his/ her name and he/ she is residing with the applicant who is an relative (as defined under section of relationship proof) of the co-applicant, bank will obtain applicant's KYC documents including photo, identity proof, address proof, signature verification proof and date of birth proof along with co-applicant's photo, identity proof, signature verification proof and date of birth proof.
- Where primary applicant has no address proof in his/ her name since he/ she is residing with his/ her spouse/ parent in whose name the address proof is available and that spouse/ parent is coming in the deal as a co-applicant, bank will obtain such co-applicant's KYC documents including photo, identity proof, address proof, signature verification proof and date of birth proof along with applicant's photo, identity proof, signature verification proof and date of birth proof.
- Where primary applicant has no residence addresses proof in his/ her name since he/ she is residing with his/ her spouse/ parent and the address proof is in the name of the concerned spouse/ parent (declarant) who are not a part of the loan application.

In such situation the acceptance of those cases will be subject to -

- Field Investigation of Residence and Office & FCU checks are positive
- KYC of the concerned spouse/ parent (declarant) is collected as per the list of documents mentioned under Individual category.
- Valid identity proof of the applicant is available

Note

- In all of the above situations declaration as per **Annexure II** -Address Proof, should be documented duly executed under applicable stamp law.
- In all of the above situations relationship proof should be obtained.

2. There are instances in certain locations where the postal address has been changed by the Municipal Corporation, in such exceptional scenarios proof of the old address along with the letter of intimation by Municipal Corporation can be accepted as a valid address proof.

Note:

- i. There will be no waiver of KYC documents.
- ii. All declarations / indemnities should be as per the applicable stamp law except **Annexure VII-HR** letter Format

Declaration for address proof for applicant/ co-applicant/ guarantor

<p><b>1. Name of Primary / First Applicant/ Co-applicant/ Declarant(for whom KYC requirements for Address is complied with)</b></p> <p>Mr. _____ /                  Ms.....                  Residing at .....</p>
<p><b>2. Name of Primary applicant/ co-applicant/ guarantor(for whom KYC requirements for Address is not complied with)</b></p> <p>Mr. _____ / _____ Ms                  Residing at.....</p>
<p>Relationship of Primary applicant/ co-applicant/ guarantor with Primary / First Applicant/ Co-applicant/ declarant                  Spouse <input type="checkbox"/>    Father <input type="checkbox"/>    Mother <input type="checkbox"/>    Brother <input type="checkbox"/>    Unmarried Sister <input type="checkbox"/>    Child <input type="checkbox"/></p>
<p><b>3. Name of Primary applicant/ co-applicant/ guarantor(for whom KYC requirements for Address is not complied with)</b></p> <p>Mr. _____ / _____ Ms                  Residing at.....</p>
<p>Relationship of Primary applicant/ co-applicant/ guarantor with Primary / First Applicant/ Co-applicant/ declarant                  Spouse <input type="checkbox"/>    Father <input type="checkbox"/>    Mother <input type="checkbox"/>    Brother <input type="checkbox"/>    Unmarried Sister <input type="checkbox"/>    Child <input type="checkbox"/></p>

Photograph of the applicant/ Co applicant/ add on cardholder/ Declarant  <b>1</b>  (To be signed across by the applicant/ Co applicant/ Declarant)	Photograph of the applicant/ Co applicant/ add on cardholder/ Declarant  <b>2</b>  (To be signed across by the applicant/ Co applicant/ Declarant)
--	--

**Declaration (Primary applicant/ Co-applicant/Declarant):**

I hereby declare and state as follows:

- a. The relationship of Primary Applicant/ Co-applicant/ guarantor with me as stated above.
- b. The above applicant/ co- applicant/s / is/are my blood relative/ spouse and stay at the address as stated above.
- c. That information given above is correct and nothing has been concealed and I am aware it is illegal and a criminal offence to deliberately furnish false information or suppress information, and

- d. That I undertake to be entirely responsible for any loss / expenses incurred by the Aditya Birla Housing Finance Limited on account of relying on my declaration and subsequently make good these losses.
- e. The above declaration to serve as address verification proof for the Primary applicant/ Co-applicant.

(Signature of Primary applicant/ Co-applicant/ Declarant)

**Declaration (Primary applicant/ Co- applicant/ Guarantor)**

I/ We, Mr. / Ms. ....and Mr. / Ms.....do hereby declare and state as follows:

- a. The relationship of primary applicant/ co-applicant/ declarant with me/us as stated above.
- b. The above Primary Applicant/ co-applicant/ declarant is my/our blood relative/ spouse.
- c. The information given above is correct and nothing has been concealed and I am / we are aware that it is illegal and a criminal offence to deliberately furnish false information or suppress information, and
- d. That I/we undertake to be entirely responsible for any loss / expenses incurred by the Aditya Birla Housing Finance Limited on account of relying on my/our declaration and make good these losses.
- e. This serves as address verification proof.

(Signature of Primary applicant/ Co-applicant/ Guarantor)

Place:

Date:

(Signature of the applicant/ co-applicant attested by the Primary applicant/ co-applicant/ declarant)



1. Name of Primary / First Applicant Mr. _____ / Ms..... _____ .... Residing _____ at ..... .....	
2. Name of co-applicant / Guarantor Mr. _____ / Ms..... _____ ..... Residing _____ at ..... .....	
Relationship of co-applicant / Guarantor with Primary / First Applicant Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Child <input type="checkbox"/>	
3. Name of co-applicant / Guarantor Mr. _____ / Ms..... _____ ..... Residing _____ at ..... .....	
Relationship of co-applicant / Guarantor with Primary / First Applicant Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Child <input type="checkbox"/>	

Photograph of the Co applicant/  
1

(To be signed across by the Co-applicant / add on applicant) applicant)

Photograph of the Co applicant/ guarantor  
2/3

(To be signed across by the Co-applicant / Guarantor)

**Declaration (Primary/First Applicant):**

I Mr. /Ms ..... do hereby declare and state as follows:

- a. The signature appended below pertains to co-applicant/s/ guarantor.
- b. That information given above is correct and nothing has been concealed and I am aware it is illegal and a criminal offence to deliberately furnish false information or suppress information,
- c. That I undertake to be entirely responsible for any loss / expenses incurred by the Aditya Birla Housing Finance Limited on account of relying on my declaration and subsequently make good these losses.
- d. The above declaration to serve as signature verification proof for the co/joint applicant/ guarantor.

(Signature of Primary / First Applicant)

**Declaration (Co Applicant / guarantor)**

We Mr. / Ms. ....and Mr. / Ms.....do hereby declare and state as follows:

- a. The information given above is correct and nothing has been concealed and I am / we are aware that it is illegal and a criminal offence to deliberately furnish false information or suppress information, and
- b. That I/we undertake to be entirely responsible for any loss / expenses incurred by the Aditya Birla Housing Finance Limited on account of relying on my/our declaration and make good these losses.
- c. This serves as signature verification proof since I/we do not have any other document for establishing signature.

(Signature of Co applicant / guarantor)

Place:

Date:

(Signature of the co-applicant / guarantor attested by the Primary / First Applicant)

**Vernacular Declaration**

**Annexure IV**

I, \_\_\_\_\_ son/daughter/wife of \_\_\_\_\_ adult and inhabitant of \_\_\_\_\_ residing \_\_\_\_\_ at \_\_\_\_\_, do hereby state and declare as solemn affirmation as under:

I have been read out and explained the contents of the facility documents, security documents and all other documents incidental to availing the loan of an amount equivalent to \_\_\_\_\_ from Aditya Birla Housing Finance Limited by me / by Mr./Ms. \_\_\_\_\_ in the language known to me, and I have signed the said documents after having understood them and by signing the same I do hereby agree to abide by all the terms and conditions of the loan and the clauses of the same.

I declare that whatever I have stated hereinabove is true and correct to the best of my knowledge and belief. Solemnly affirmed at \_\_\_\_\_, on this \_\_\_\_ day of \_\_\_\_\_ 20\_\_.

Signed

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

Signature of Applicant/co-applicant signing in Vernacular Language \_\_\_\_\_

Relation to Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Borrower (x)

Co-Borrower (x)

**Declaration for Relationship proof for co-applicant / add-on cardholder**

Name of Primary / First Applicant Mr. / Ms ..... ..... Residing at ..... ... ..... ..
Name of co-applicant / add-on cardholder Mr. / Ms ..... ... Residing at ..... ... ..... ...
Relationship with Primary / First Applicant Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Child <input type="checkbox"/>
Name of Co / Joint applicant / add-on cardholder Mr. / Ms ..... Residing at ..... .....
Relationship with Primary / First Applicant Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Child <input type="checkbox"/>

**Declaration:**

I hereby declare and state as follows:

- a. The relationship of joint applicant/s / add-on card holder with me as stated above.
- b. The above joint applicant/s / add-on cardholder is/are my blood relative/s spouse and stay at the address as stated above.
- c. That information given above is correct and nothing has been concealed and I am aware it is illegal and a criminal offence to deliberately furnish false information or suppress information, and
- d. That I undertake to be entirely responsible for any loss / expenses incurred by the Aditya Birla Finance Limited on account of relying on my declaration and subsequently make good these losses.
- e. The above declaration to serve as relationship proof for the co/joint applicant.

Place:

Date:

(Signature of Primary / First Applicant)

I, \_\_\_\_\_ S/O / D/OW/O \_\_\_\_\_ residing at \_\_\_\_\_, do solemnly affirm and declare as under:

- 1. My Date of birth is \_\_\_\_\_ (should match with the date of birth proof)
- 2. That my signature is \_\_\_\_\_
- 3. That my another signature is \_\_\_\_\_
- 4. Above both are my signature and my name is known as: \_\_\_\_\_
- 5. That apart from the aforesaid dual signature I do not sign in any other manner, I have done two signatures on different papers because of convenience.

Solemnly affirmed at \_\_\_\_\_ (place) on the \_\_\_\_ day of \_\_\_\_\_ 20\_\_

Signed and Delivered

DEPONENT

I the above named deponent do hereby verify declare & confirm that the contents of my affidavit as true and correct to my knowledge and belief and nothing material has been concealed there form.

Verified \_\_\_\_\_ (place) on this \_\_\_\_\_ day of \_\_\_\_\_

DEPONENT

Date:

To,

Aditya Birla Housing Finance Limited,

It is hereby stated that true to our knowledge below mentioned information pertains to Mr. / Ms \_\_\_\_\_ employed with us from \_\_\_\_\_

- 1.Residence address as per office record: \_\_\_\_\_  
\_\_\_\_\_
- 2.Employee ID no : \_\_\_\_\_
- 3.Current Designation : \_\_\_\_\_
- 4.Company Email ID : \_\_\_\_\_
- 5.Direct No. with extension : \_\_\_\_\_

Name of the authorised signatory (HR Official above grade of Senior Manager)

Designation:

Employee ID no.

Email ID

Contact No. (with ext.)

Signature

Registered office / Head Office address (if not mentioned in the letter head)

Date.....

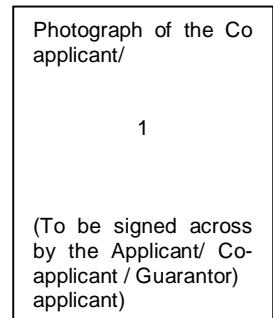
I, \_\_\_\_\_, aged \_\_, S/o, D/o, W/o \_\_\_\_\_ residing at

\_\_\_\_\_ (residential address)

**I hereby declare that:-**

1. I have submitted an application for \_\_\_\_\_ to Aditya Birla Housing Finance Limited, on \_\_\_\_\_ (DD/MM/YYYY)
2. The name filled in the Loan Application form is \_\_\_\_\_ (Name as in application form)
3. My name as per \_\_\_\_\_ (Type of Photo ID proof Submitted) is \_\_\_\_\_ (Name as per ID proof)
4. The difference in the name in point no. 2 with that in point no. 3 is on account of -
  - mistake occurred/committed by the issuing authority of the ID proof
  - change of surname after marriage
  - usage of title
  - expansion of initials.
5. I hereby confirm that the name filled in the Loan Application Form is therefore correct

I hereby undertake to indemnify Aditya Birla Housing Finance Limited from any damage, loss or costs that may be claimed upon the ABHFL on sanctioning loan in the name as shown in item 2 above.



(Name of the applicant)

Satisfied with applicant declaration

(Signature of the Applicant)

(Name of the employee with employee code)

(Signature of the employee)