

**FININDIA CREDIT AND FINANCE LIMITED**

**CIN NO. U65993DL1970PLC005373**  
 SF-2, SECOND FLOOR, RISHABH IPEX MALL,  
 I.P. EXTN, DELHI-110092  
 office@finindia.co.in, www.finindia.co.in

Application Form No. : .....

Proposal No. ....

Branch .....

**APPLICATION FORM FOR HOME LOAN / LOAN AGAINST PROPERTY / OTHER MORTGAGE LOAN**Product Name  Home Loan  Loan Against Property  Others (to be Specified) \_\_\_\_\_

Please ensure that the application form is completely filled-in capital letters and all the required supporting documents are mandatorily self-attested by the applicant, co-applicant &amp; Guarantor for submission with this form.

**Sourcing Details**DSA  Connector  Employee Referral  Direct  MDRDC  In-Branch/GP  Others \_\_\_\_\_

Code No. \_\_\_\_\_ Source Name \_\_\_\_\_ Contact No. \_\_\_\_\_

FOS/RM Emp. Code &amp; Name \_\_\_\_\_

**Loan Entity Details for Loan to Individuals**

Particulars	Applicant <input type="checkbox"/>	Co-applicant <input type="checkbox"/>	Guarantor <input type="checkbox"/>
Name Title	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>	
First Name			
Middle Name			
Last Name			
Date of Birth			
Father / Spouse Name			
Mother's / Maiden Name			
Relationship with App./Co-App.			
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow <input type="checkbox"/> Separated <input type="checkbox"/>	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widow <input type="checkbox"/> Separated <input type="checkbox"/>	
<b>KYC Details :</b> PAN Card			
Voter ID			
Driving Licence			
	Expiry Date _____	Expiry Date _____	
Passport			
	Expiry Date _____	Expiry Date _____	
UID Aadhaar Card			
Other's (Please Specify & give number of document)			
Mobile / Landline			
Email ID			
Current Residence	Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Ancestral <input type="checkbox"/> Others _____	Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Ancestral <input type="checkbox"/> Others _____	
Current Residential Address	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Address Proof : _____	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Address Proof : _____	
Proof of Address	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____	
Residing Since			
Permanent Address	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____	
Who is staying in Permanent Address & since	Name : _____ Relation : _____ Contact No. : _____	Name : _____ Relation : _____ Contact No. : _____	
Category	General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____	General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____	

Qualification	Matriculation <input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others _____	Matriculation <input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional <input type="checkbox"/> Others _____
Please Tick if Applicable :	Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person <input type="checkbox"/> Others _____	Politically Exposed Person <input type="checkbox"/> Related to Politically Exposed Person <input type="checkbox"/> Others _____
Name of Personal Reference :	Name _____ Address _____ Relation _____ Mobile No. _____	Name _____ Address _____ Relation _____ Mobile No. _____
No. of Dependents		
<b>Occupational Details</b>		
<b>Particulars</b>	<b>Applicant <input type="checkbox"/></b>	<b>Co-applicant <input type="checkbox"/> Guarantor <input type="checkbox"/></b>
Occupational Details	Self Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Others _____	Self Employed <input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Others _____
If Self Employed	Trader <input type="checkbox"/> Manufacturer <input type="checkbox"/> Service Provider <input type="checkbox"/> Wholesaler <input type="checkbox"/> Professional <input type="checkbox"/> Others _____	Trader <input type="checkbox"/> Manufacturer <input type="checkbox"/> Service Provider <input type="checkbox"/> Wholesaler <input type="checkbox"/> Professional <input type="checkbox"/> Others _____
Name of Business		
Legal Entity	Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF <input type="checkbox"/> Others _____	Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF <input type="checkbox"/> Others _____
Date of Commencement / Incorporation of Business		
Nature of Business (Product/Service)		
Place of Business :	Residence <input type="checkbox"/> Shop <input type="checkbox"/> Hawkers <input type="checkbox"/> Client Place <input type="checkbox"/>	Residence <input type="checkbox"/> Shop <input type="checkbox"/> Hawkers <input type="checkbox"/> Client Place <input type="checkbox"/>
GST No.		
Address of Business/Employer	_____ _____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____ Official Email ID _____	_____ _____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____ Official Email ID _____
If Salaried Employer Entity	Public Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Govt. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Others _____  Department _____ Emp. Code _____ Designation _____ Date of Joining _____ No. of Employees _____ No. of Branches _____ Name & Contact No. of Reporting Officer _____  Previous Employment _____ Name Company _____ Period from _____ to _____ Total work experience _____	Public Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Govt. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Others _____  Department _____ Emp. Code _____ Designation _____ Date of Joining _____ No. of Employees _____ No. of Branches _____ Name & Contact No. of Reporting Officer _____  Previous Employment _____ Name Company _____ Period from _____ to _____ Total work experience _____
Name of Trade Reference & Address : 1	_____ _____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____ Mobile _____	_____ _____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____ Mobile _____
Name of Trade Reference & Address : 2	_____ _____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____ Mobile _____	_____ _____ City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____ Mobile _____
<b>Preferred Address for Communication :</b> Current Residential Address <input type="checkbox"/> Permanent Address <input type="checkbox"/> Office/Business Address <input type="checkbox"/>		

### Loan Entity Details for Business Loan

Name of Firm/Company/Business/Entity .....

**Constitution :** Proprietorship  Partnership  LLP  Pvt. Ltd. Company  Limited Company  Trust

Registered/Corporate Office Address \_\_\_\_\_ Phone No. \_\_\_\_\_

Mobile No. \_\_\_\_\_ Email Address \_\_\_\_\_

Nature of Business/Profession \_\_\_\_\_ Date of Incorporation \_\_\_\_\_

Date of Commencement of Business \_\_\_\_\_ Place of Incorporation \_\_\_\_\_

Country of Incorporation \_\_\_\_\_ Country of Residence as per Tax Laws \_\_\_\_\_

Identification Type \_\_\_\_\_ Identification No. \_\_\_\_\_

Issuing Country \_\_\_\_\_ PAN No. \_\_\_\_\_ No. of Controlling Persons \_\_\_\_\_

Resident outside India for Tax Purpose \_\_\_\_\_

### KYC Details of Loan Entity

#### KYC of Directors /Partners/Proprietor/Trustees/Manager. (Please Use Separate Sheet For Each Individual)

Certificate of Incorporation \_\_\_\_\_ Certificate of Formation \_\_\_\_\_

Registration Certificate \_\_\_\_\_ Board Resolution \_\_\_\_\_ MOA/AOA \_\_\_\_\_

Partnership Deed \_\_\_\_\_ LLP Agreement \_\_\_\_\_ Trust Deed \_\_\_\_\_

Officially Valid Document(s) in respect of person Authorized to transact :

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

Name Title	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>	Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/>
First Name		
Middle Name		
Last Name		
Date of Birth		
Father / Spouse Name		
Mother's / Maiden Name		
Position in Loan Entity		
PAN Card		
Voter ID		
Driving Licence		
	Expiry Date _____	Expiry Date _____
Passport		
	Expiry Date _____	Expiry Date _____
UID Aadhaar Card		
Other's (Please Specify & give number of document)		
Mobile / Landline		
Email ID		
Current Residence	Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Ancestral <input type="checkbox"/> Others _____	Owned <input type="checkbox"/> Rented <input type="checkbox"/> Co. Provided <input type="checkbox"/> Ancestral <input type="checkbox"/> Others _____
Current Residential Address	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Address Proof : _____	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Address Proof : _____
Proof of Current Address	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____
Residing Since		
Permanent Address	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____	City : _____ District : _____ Pin Code : _____ State : _____ Landmark : _____ Telephone No (STD Code) : _____
Proof of Permanent Address	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____	Passport <input type="checkbox"/> Driving Licence <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> Voter ID <input type="checkbox"/> Electricity bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> ID No. _____

### Family Details / Dependents

Details of family members living in same house (Excluding Applicant & Co-applicant)

Name of Family Member	Relationship with applicant	Age	Aadhaar / Pan / Voter ID / Passport / Driving Licence No. (any one)	Contact No.	Occupation	Income

Medical condition of Family :

Financial Details						
	Gross Monthly Income		Net Monthly Income		Monthly Expenditure	
Applicant						
Co-Applicant						
<b>Assets</b>	<b>Applicant</b> <input type="checkbox"/>	<b>Co-applicant</b> <input type="checkbox"/>	<b>Liabilities</b>	<b>Applicant</b> <input type="checkbox"/>	<b>Co-applicant</b> <input type="checkbox"/>	
Savings in Bank A/c & Deposits			Credit Soc. Loan/Emp. Loan			
Current Bal. in PF/PPF			PF/PPF Loan			
Life Insurance Policies			Housing Loan			
Value of Immovable Property			Personal Loan			
Shares & Securities			Vehicle Loan			
Others			Others			
Total Assests			Total Liabilities			
Bank Details						
Account Holder Name	Name of Bank	Branch	Current / Saving	Account No	A/c Opening Date	
Details of Existing Loan						
Account Holder Name	Name of Bank / NBFC	Amount	Nature	EMI / Interest	Balance Tenure	Loan Account No.
Additional Informations						
Do you have any existing relationship with FININDIA (Home Loan/Asset Base Loan/SME/Gold Loan/any other loan *Yes <input type="checkbox"/> No <input type="checkbox"/>						
If Yes LA No. _____ LA No. _____ LA No. _____						
Have you given guarantee for any Borrower of FININDIA ? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes, give details of borrower _____						
Property Details						
Property Identified <input type="checkbox"/>	Not Identified <input type="checkbox"/>	APF <input type="checkbox"/>	Non APF <input type="checkbox"/>			
Address : _____						
District _____		Pin Code _____		State _____		
Nearest landmark _____		Land Area _____		Built up Area _____ Sq. ft.		
Type of Property : Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Property Ownership: Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Third Party <input type="checkbox"/> Joint <input type="checkbox"/>						
Property Type : Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/> Property Located Under Limits of : Municipal Corporation <input type="checkbox"/> Gram Panchayat <input type="checkbox"/>						
Construction Stage : Ready <input type="checkbox"/> Under Construction <input type="checkbox"/> Stage of Construction _____ % Expected time of Completion _____						
If Ready: Age of Property _____ Occupied by : Seller <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Self Occupied <input type="checkbox"/> Others _____						
Property Purchased from : Society <input type="checkbox"/> Builder <input type="checkbox"/> Development Authority <input type="checkbox"/> Other (please Specify) _____						
Name of Seller : _____ Contact No. (if available) _____						
Is this the first Pucca (Block) house within your family Yes <input type="checkbox"/> No <input type="checkbox"/> PMAY Applicability : Yes <input type="checkbox"/> No <input type="checkbox"/>						
Loan Details						
Loan Amount Requested ` _____			Term Requested for _____ Years			
Type of Loan : Home Purchase New <input type="checkbox"/> Home Purchase Resale <input type="checkbox"/> Home Construction <input type="checkbox"/> Home Extn. <input type="checkbox"/> Home Improvement <input type="checkbox"/>						
Plot + Construction <input type="checkbox"/> Commercial Purchase <input type="checkbox"/> Loan Against Property <input type="checkbox"/> Business Loan <input type="checkbox"/> Pl. specify _____						
Transaction Type : Balance Transfer <input type="checkbox"/> Top Up <input type="checkbox"/> Re-booked <input type="checkbox"/> New Finance <input type="checkbox"/>						
Interest Type : Fixed <input type="checkbox"/> Floating <input type="checkbox"/> Composite <input type="checkbox"/> Preferred EMI Amount _____						
Loan Requirements Details - Fill whichever is applicable						
A. Home Loan						
Land Cost			1) Amount Spent			
Agreement Value			2) Amount to be spent (I + II + III + IV + V)			
Amenities Agreement			I) Saving			
Stamp Duty / Reg. Charges			ii) Disposal of asset			
Cost of Construction / Ext / Imp			iii) Family			
Incidental			iv) Others			
			v) Housing Loan Required			
<b>(A) Total Requirement of Funds</b>			<b>(B) Total source of Funds (1+2)</b>			

**B. Loan Against Property:**

Details of Property Offered as Security	
Name of Owner	
Type of Property	(I) Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Agriculture <input type="checkbox"/> Industrial <input type="checkbox"/> (II) Constructed <input type="checkbox"/> Open Land <input type="checkbox"/>
Market Value of Property	
Amount of Loan Requested	

**C. Business Loan:**

Briefs of Existing Business	Please give in a separate sheet	
Type of Loan: (Tick whichever applicable)	WCTL/WCDL against Inventory / Book Debt	
	Business Loan against Property	
	Equipment Loan	
	Loan for Purchasing Shop and/or Furnishing the Shop	
	Vehicle Loan for Business Use	
Amount of Loan Requested	Other Business Loan, Give Details _____	

Financial Indicators	Particulars	FY.....	FY.....	FY.....	Estimated	Projected
		Actual	Actual	Actual		
	Paid up Cap					
	Net Profit					
	Sales/Rev					
	Stock					
	Book Debts					

**Declaration - Micro / Small / Medium Service Enterprise, Micro / Small / Medium Manufacturing Enterprise, Retail Trading Enterprise**

I/We hereby confirm that we are and below details are correct and complete in all respect.

S.No.	Category	Tick (✓) Where Applicable
1.	A micro service enterprise having investment in equipment (original cost excluding land, building, furniture and fitting) does not exceed Rs.10 lacs.	
2.	A small service enterprise having investment in equipment (original cost excluding land, building, furniture and fitting) does not exceed Rs.2 Core.	
3.	A medium service enterprise having investment in equipment (original cost excluding land, building, furniture and fitting) does not exceed Rs.5 Crore.	
4.	A micro manufacturing enterprise having investment in plant and machinery (original cost excluding land, building, furniture and fitting) does not exceeding Rs.251acs.	
5.	A small manufacturing enterprise having investment in plant and machinery (original cost excluding land, building, furniture and fitting) does not exceeding Rs.5 Core.	
6.	A medium manufacturing enterprise having investment in plant and machinery (original cost excluding land, building, furniture and fitting) does not exceeding Rs.10 Crore.	
7.	A Retail trading enterprise	
8.	Fair price shop / Consumer co-op store	

Signature of Applicant :

Confirmed by Signature of Officer :

**Declaration / Undertaking**

I/We declare that all the particulars and information given in the application form are true, correct, complete and upto date in all respect and no information has been withheld, no insolvency proceeding has been initiated against me/us, nor have I/we ever been adjudicated as insolvent/bankrupt. I/We undertake to inform FCFL and its group companies and/or its agent in case of change in any of the information provided in the application form.

I/We further declare and confirm that the credit facilities if any, enjoyed by me/us from other banks have been disclosed herein above.

I/We declare that I / we have read the application form and brochure and am/are agreeable to the terms/conditions of availing the credit facilities mentioned herein.

I/We understand that certain particulars given by me/us are required by the operational guidelines issued by regulatory/government bodies.

I/We hereby agree and authorize FCFL and or its group companies to exchange, share or part with all the information, data or document in relation to my/our application including but not limited to the credit repayment history or any default, if any, committed by me/us to other FCFL group companies/banks, financial institutions credit bureaus, agencies, statutory bodies or such other persons as FCFL and or its group companies may deem necessary or appropriate as may be required for use of said information or data by such person(s) or furnishing of the processed information/data/products thereof to other bank, financial institutions, credit providers or users registered with such persons and shall not hold FCFL and or its group companies liable for use of this information.

I/We agree that sanctioning of the credit facility is the sole discretion of the company acting as per the regulatory norms and that FCFL shall not be responsible/liable in any manner whatsoever, to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences caused by the reason of such rejection, or any delay in notifying me/us of such rejection of my / our application.

I/We understand and agree that FCFL and or its group companies and/or its agents providing information on various products, offers and services provide by FCFL and or its group companies through any mode (including telephone calls, SMSs/emails, letters etc.) and authorize FCFL and or its group companies and/or its agents for the above purpose. I confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by "TELECOM REGULATORY AUTHORITY OF INDIA" will not be applicable for such information/communication.

I/We agree that FCFL may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India/National Housing Bank from time to time.

Applicant Name : \_\_\_\_\_ Co-Applicant Name : \_\_\_\_\_ Guarantor Name : \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_ Place \_\_\_\_\_

**FININDIA CREDIT AND FINANCE LIMITED**

Dear Sir /Madam, We acknowledge receipt of your application for Loan and the cheque towards processing charges / legal search charges (vide cheque no: \_\_\_\_\_ date \_\_\_\_\_) for \_\_\_\_\_/-. Please note that processing charges / legal search charges are non refundable.

The Company will endeavour to communicate decision status of your application within 7 days of receiving all necessary documents subject to the applicant(s) providing all and any additional information/document that the Company may require solely for the purpose of evaluating the application for the loan. Customer will be informed about the rejection/ approval through the sms link. In case customer requires hard copy of rejection letter he/she can contact local branch office for the same.

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

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

Application Form No. \_\_\_\_\_

## Terms and Conditions

**ATTACHMENTS:**

- KYC documents including of co borrower if any.
- Audited copies of balance sheets for the last three years along with tax audit report where the source of income is business.
- Copy of rent agreement if rental is a source of income.
- Copies of latest GST and IT returns along with computation.
- Copies of Sanction letter of existing loans if any along with repayment schedule and repayment details. Copy of loan agreement if any.
- Bank statement for the last one year of all the banks.
- Signature verification of applicant by the existing banker.
- Copy of title deeds along with approved maps and old chain of the property offered for security.

**Declaration made by the Applicant(s):**

1. I / We certify that the FCFL information provided by me/us and the mortgagor in this application form is true and correct in all respects and M/s Finindia Credit and Finance Limited (FCFL) is entitled to verify the same directly or through any third-party agency. I/We confirm that the attached copies of Income Proof/Financials, Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge the lender's right to seek information from any other source in this regard. I/We understand that all the above-mentioned information shall form the basis of any facility that the lending company may decide to grant/ sanction to me/us.
2. I/We confirm that I/We have/had no insolvency proceedings against me/us. Nor have I/We been adjudicated insolvent. I/We further confirm that I/We have read the terms and conditions governing the proposed loan and understand the contents thereof.
3. I/We undertake to inform FCFL regarding any change in my/our occupation/employment and residential or business address etc. and to provide any further information that the company may require. I/We understand that the Equated Monthly.
4. Installment (EMI) comprises principal and interest based on stipulated rate of interest, which is subject to change from time to time. I/We agree that the FCFL has the option to reduce or increase, the EMI or even extend the repayment period, consequent upon changes in rate of interest.
5. I/We declare and confirm that the credit facilities /financial assistance availed by me/us with banks/ FLS have been disclosed herein above. Or  
I/We confirm that I/We do not have any other credit facilities with any bank other than as mentioned above. I/We confirm that if I/We avail of any credit facilities with any other bank in future, I/We will furnish the details to FCFL immediately.
6. I/We confirm that I/We am/are resident Indian(s).  
(Delete whichever is not applicable)
7. I/We declare and confirm that all credit facilities availed by me/us from banks/FLS/NBFC are regular and standard.
8. I/We will be bound by the terms and conditions of the loans sanctioned to me/us.
9. I/We agree and understand that FCFL (Lending company) reserves the right to reject this loan application without disclosing the reason thereof and the lending company shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses or other consequences, caused by the reason of such rejection, or any delay in notifying me/us of such rejection of our application.
10. I/We acknowledge that the lending company remains entitled to assign any activities to any third-party agency at its sole discretion. I/We further acknowledge the right of the FCFL to provide details of my/our account to third party agencies for the purposes of taking support services of any nature by the lending company.
11. I/we understand that as a precondition, relating to grant of loan to me/us, the lending company requires consent for the disclosure by the lending company, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligation assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.
  - i) Accordingly, I/we hereby agree and give consent for the disclosure by the lending company of all or any such; (a) information and data relating to me/ us (b) the information or data relating to any credit facility availed of /to be availed of by me/us (c) default, if any, committed by me /us in discharge of my/our such obligation, as the lending company deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorized in this behalf by RBI/GOV of India.
  - ii) I/We undertake that (a) CIBIL and any other agency so authorized may use, process the said information and data disclosed by the lending company; and (b) CIBIL and any other agency so authorized may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other creditor grantors, as may be specified by the Reserve Bank of India.

**Applicant**  
Affix recent passport size colour photograph with signature across

**Co-Applicant**  
Affix recent passport size colour photograph with signature across

**Guarantor**  
Affix recent passport size colour photograph with signature across

	Applicant	Co-Applicant	Guarantor
Name			
Signature			

Date:

Place:

**FININDIA CREDIT AND FINANCE LIMITED**

SF-2, SECOND FLOOR, RISHABH IPEX MALL, I.P. EXTN, DELHI-110092  
www.finindia.co.in, finindiadelhi@gmail.com, 011-49032709