

REFERENCE 1

Name

Relationship (preferably friend/colleague)

Address

City PIN

Landmark

Tel (STD code) Mobile

Email ID

REFERENCE 2

Name

Relationship (preferably friend/colleague)

Address

City PIN

Landmark

Tel (STD code) Mobile

Email ID

Annexure I

01	Accountancy/Consultancy/Law firms	16	Construction	31	Journalist	46	Software/IT Hardware
02	Advertising/MR/Recruitment firms	17	Consultant (specify:_____)	32	Lawyers/Judges	47	STD/PCO/Xerox
03	Airlines	18	Contractor	33	Mining	48	Taxes/Customs/Revenue
04	Automobiles	19	Courier/Cargo/Transporters	34	Petroleum/Chemicals	49	Telecom/Internet Services
05	Ayurvedic/Alternate Medicine	20	Defence	35	Police/Paramilitary	50	Textiles/Leather
06	Banking & Insurance	21	DSA/Verification/Collection Agency	36	Politician/Pep	51	Travel Agency/Tourism
07	Bar/Gambling Parlor	22	Electrical/Electronics	37	Post & Telegraph	52	Others (specify:_____)
08	Beauty Parlor	23	Engineering/Infrastructure	38	Power/Electricity		
09	Building Material Supplier	24	Entertainment/Media	39	Printing		
10	Bureaus/Boards/Commissions	25	Export/Import	40	PWD/Municipality/Water Supply		
11	Cable Operator/Video Library	26	Film Personality	41	Railways		
12	Call Centers/BPO/Medical Transcription	27	Finance Company/Money Lender	42	Real Estate		
13	Chemicals	28	Government Cooperatives	43	Roadways/Ports		
14	Colleges/Institutes	29	Hospitals/Healthcare	44	Schools		
15	Commercial goods/Food products	30	Hotel/Restaurant	45	Share Broking/NBFC		

LIST OF DOCUMENTS

Pre Sanction Documents	
For Salaried and Self Employed Customers	
Complete Application Form (With Photograph of App/co app with signature across the photo)	
Non Refundable Fee Cheque	
Photocopy of Property papers where property identified	
KYC docs of applicants & co - applicants attested by customer & OSV by Sales exec.	
- Proof of Identity (Specify)	
- Proof of Residence (Specify)	
- Proof of Signature (Specify)	
- Proof of Office (Specify)	
Proof of Qualification (Specify)	
Details of Limits & Loans availed	
Copy of PAN Card	
Repayment track record for 1year	
Bank verification form	
Latest loan outstanding statement for Balance Transfer / Balance Transfer & Top-up, if not available indemnity from customer.	
Customer Idemnity in lieu of list of Docs for approved financiers or where property papers collection is OTC.	
Additional Documents for Salaried Customers	
Any 2 months salary slip out of last 3 months for salaried or Salary Certificate	
Latest Form No. 16	
Copy of Offer letter if job continuity is less than 1 year or proof of continuity current job / business (Pls. Specify)	
Latest Bank Statement where direct salary credit or latest statement in case of cash salary <input type="checkbox"/> 3 months <input type="checkbox"/> 6 months	
Additional Documents for Self Employed Customers	
Financial Documents of 2 year	
- ITR along with Computation	
- Balance sheet, P&L, Schedules	
- Tax Audit Report of individuals, partnership, & company	
Partnership deed / MOA/AOA in case of partnership firm & company resp.	
Latest Shareholding pattern attested by CA/CS or authorised person in case of company	
Bank statement (Business and Savings) for last 6 months, 1 year Bank statement for NIP.	
VAT / Sales Tax returns to validated sales	

HOW DID YOU GET TO KNOW ABOUT US?

Newspaper Magazine TV Radio Internet Hoarding Others (Pls. specify) _____

IMPORTANT NOTE:

Kindly Note : That the receipt of your application form for the loan does not imply automatic approval of your loan by RHFL. RHFL may request for additional documents other than those collected in connection with the application, That all post dated cheques are to be issued favoring " Reliance Home Finance Ltd." Only.

I/WE CONFIRM THAT THE EXECUTIVE COLLECTING MY APPLICATION / DOCUMENTS HAS Informed me/us that service tax as may be applicable from time to time will be charged in connection with the loan, Informed me/us that RHFL will not be liable for loss or delay in receipt of documents, Informed me/us that incomplete/defective application will not be processed and RHFL shall not be responsible in any manner for the resulting delay or otherwise, Informed me/us that the application form ,documents/photographs will not be returned, under any circumstances, once submitted to RHFL, Informed me/us that approval of the application is at sole discretion of RHFL, Informed me/us that the quantum of the loan will be finally decided by RHFL and has not made any commitments to me / us regarding the same, Informed me/us that Equated Installment (MI) will be due on 5th or 15th of every month (Strike out which is not applicable), Informed me/us that the loan foreclosure charges which may be subject to revision are levied/calculated on the balance principal outstanding of the loan, Collected self attested copies of the afore mentioned documents from me/us. In case of any foreclosure request the applicant and the co-applicant are required to personally visit our customer service branch after which the request will be accepted for issuance of the foreclosure letter.

Other Priority Sector

Direct Agri	Agriculturist / Farmer & allied Agricultural activity such as Dairy, Piggery, Poultry, Fishery, Bee-Keeping, Cattle Feed, Poultry Feed , Horticulture, Fertilizers, Pesticides, seeds etc Proprietorship FOOD & agro based processing units in rural areas & grading & sorting & transporting of agri produce undertaken by individuals in rural areas	<input type="checkbox"/>
Indirect Agri	Food & Agro Based Processing Units operating from Semi Urban/ Urban Areas, Arathias / Grain Merchants operating from Anaj Mandi, Service Units contracting tractors / bore wells to farmers, Dealers of Agri machinery/pesticides & fertilizers, Units running storage of facilities of Agri produce.	<input type="checkbox"/>
Khadi & Village Industries (KVI Sector)	Khadi & Village Industries	<input type="checkbox"/>
Retail Trader	Private Retail Traders with combined credit limit up to 20 lakhs from all banks / Traders in Essential Commodities	<input type="checkbox"/>
Micro Manufacturing Enterprise	Manufacturing Units with Investments in Plant & machinery up to 25 lakhs	<input type="checkbox"/>
Small Manufacturing Enterprise	Manufacturing Units with Investments in Plant & machinery greater than 25 lakhs but not exceeding 5 Crs	<input type="checkbox"/>
Micro Service Enterprise	Service Sector units with Investments in Office Equipment upto 10 lakhs	<input type="checkbox"/>
Small Service Enterprise	Service Sector units with Investments in Office Equipment greater than 10 lakhs but not exceeding 2 Crs	<input type="checkbox"/>
Education	Loans granted to individuals for educational purposes upto Rs 10 lakhs for studies in India & Rs. 20 lakhs for studies abroad	<input type="checkbox"/>
Super Micro Service Enterprise	Service Sector Unit with Investment in office up to Rs 2 lacs	<input type="checkbox"/>
Super Micro Manufacturing Enterprise	Manufacturing units with investment in plant and machinery upto Rs 5 lacs	<input type="checkbox"/>

Agricultural Land Details:

Land Details: I / We own / cultivate land to the extent of _____ acres at _____ attached herewith 7/12 documents / copy of land revenue receipt.

I / We hereby declare that information furnished above is true and accurate

Documents Provided for PSL:

- MSME _____
- SME _____
- SSI _____
- PSL Agri _____
- Others _____

Applicant Signature

Page 5 of 6

ACKNOWLEDGMENT OF RECEIPT OF LOAN APPLICATION (CUSTOMER COPY)

RHML:

This is to confirm the receipt of your application form for Mortgage Loans and thank you for the same.

Loan decision will be taken within 10 working days subject to submission of complete required documents as per the company policy.

Date _____

Signature of the Sales Executive _____

Name of the Sales Executive _____

Name of the Applicant _____

COMMON DECLARATION

1. I/we declare that all the particulars and information and details given/filled in this Application Form are true, correct, complete and up to date in all respects and that I/we have not withheld any information whatsoever. 2. I/we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. 3. No action nor other steps have been taken or legal proceedings started by or against me/us in any court of law/ other authorities for winding up, dissolution, administration or reorganization or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer or for my/our assets. 4. I/we declare that I/we have not made any payment in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application/we shall not hold Reliance Home Finance Ltd. (RHFL) liable for any such payment made by us to the executive collecting this application. 5. I/We specifically authorize RHFL and all its group/business associates companies and their agents to exchange, share or part with all the or any information for any purpose including cross selling details relating to my/our existing loans and/or repayment history to other RHFL and/or its group companies and/or its/their agents/business associates representatives liable for use/sharing of this information for any purpose including cross sale and referral. 6. I/We understand and acknowledge that RHFL shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject our application and that RHFL shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me/us of such rejection, of our application. 7. I/We shall welcome if RHFL and/or its group companies, agents/representatives and other business partners provide me/us information on various products, offers and services provided by RHFL and/or its group companies through any mode (including and without limitation to telephone calls/SMSs/emails/letters) and authorise RHFL its group companies, agents/representatives for the above purpose. 8. I/we confirm that I/we shall not use the product or the credit/loan facility(s) (or any part thereof) for any improper, illegal or unlawful purpose/activities. 9. I/we shall inform RHFL regarding any changes in the in my/our address(s) or my employment or profession. 10. I/we hereby acknowledge and accept that RHFL shall not be responsible or liable for the quality, condition, variation of the including the delay in possession/non possession of the property." 11. I/we hereby confirm that I/we am/are competent and fully authorized to give declarations, undertakings etc and to execute and submit this application form and all other documents for the purpose of availing the loan, creation of security and representing generally for all the purposes mentioned/required to be done for these presents.

" I/We hereby authorize RHFL to check and examine my/our credit score report in the records of Credit Information Bureau (India) Limited (CIBIL) at any point of time irrespective of whether my/our application for loan is sanctioned or not".

Conditions Specific to Mortgage Reducing Term Assurance (MRTA)

Yes I would like to avail of Mortgage Reducing Term Assurance from _____ and I agree to the following terms and conditions.

- I understand and agree that, the MRTA cover is a single premium group reducing term life insurance policy ("the Policy") is issued by _____ in consideration of payment of Premiums, offered to the Primary Applicant & Co-applicant of Mortgage Loans only in case of individuals.
- I understand that RHFL is the Master policy holder of the Mortgage Reducing Term Assurance cover provided by _____ and I would be joining as a member to this group policy.
- I understand that the MRTA cover provided by _____ is subject to approval of my loan application and subsequent disbursal of the loan amount from RHFL which is at its sole discretion.
- I understand & agree that the insurance cover offered to me is governed by the terms and conditions of _____. The cover may be declined by _____ and RHFL will not be liable for the same. In case of claim request, RHFL shall forward the same to _____ and the settlement of claim shall be at the sole discretion of _____. Payment of Accidental Death Benefit will be at the sole discretion of _____. I also understand that RHFL is not liable if the claim settlement/Accidental Death Benefit is not paid by _____.
- I understand and agree that in the event of _____ decides to provide me with the MRTA cover, the corresponding premium amount (if funded by RHFL) will be
 - Added to Loan amount and the same will be booked as a single loan in the system,
 - Recoverable through my EMI's.
- I understand that the transaction fees paid for the enrollment of MRTA is non-refundable

My preferred language of communication is:

- English Hindi Marathi Gujarati Punjabi Bengali Oriya Kannada Tamil Telugu Malayalam
 Others (Pls. specify) _____

Date _____

Signature of the Individual Applicant

Signature of the Individual Co-Applicant/Guarantor

Signature and Company Seal of Non Individual Applicant

Signature and Company Seal of Non Individual Co-Applicant / Guarantor

RELIANCE

Home Finance

Queries & Important Note:

If applicant/borrower require any clarification regarding their application/loan, they may write in to:

Reliance Home Finance Ltd. (A Reliance Capital Ltd. Company)

Register & Corporate Office: Reliance Centre, 6th Floor, South Wing,

Off Western Express Highway, Santacruz East, Mumbai 400055.

Tel.: +91 22 3303 6000 | Call: 1800 200 3838 or 022 - 39893838.

Website: www.reliancehomefinance.com | email us at: customercare@reliancehomefinance.com

from Monday to Saturday between 9.30 am to 5.30 pm. (Except Public Holidays and 2nd & 4th Saturdays)

CIN: U67190MH2008PLC183216

RELIANCE

Home Finance

Queries & Important Note:

If applicant/borrower require any clarification regarding their application/loan, they may write in to:

Reliance Home Finance Ltd. (A Reliance Capital Ltd. Company)

Register & Corporate Office: Reliance Centre, 6th Floor, South Wing,

Off Western Express Highway, Santacruz East, Mumbai 400055.

Tel.: +91 22 3303 6000 | Call: 1800 200 3838 or 022 - 39893838.

Website: www.reliancehomefinance.com | email us at: customercare@reliancehomefinance.com

from Monday to Saturday between 9.30 am to 5.30 pm. (Except Public Holidays and 2nd & 4th Saturdays)

CIN: U67190MH2008PLC183216