

DISBURSAL KIT

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UNDERTAKING CUM INDEMNITY

I/We _____ all of Indian inhabitant/s residing at _____
_____ OR

I _____, a Sole Proprietary Concern, through its Proprietor Mr. /Ms. _____,
having its office / place of business at _____ OR

We _____, a Registered Partnership Firm, enacted under the Partnership Act, 1932 having
Registration No. _____ and having its registered office at _____
_____ through its Authorized Partner/s Mr. Mrs _____ OR

We _____, a Limited Liability Partnership, enacted under Limited Liability Partnership Act 2008,
and having its registered office at _____
through its Authorized Partner/ s Mr./ Mrs./Ms. _____ OR

M/s _____ a Company incorporated under the Companies Act, 1956, bearing certificate of
incorporation no. _____ and having its registered office at _____
through its Authorized Director/s Mr. Mrs _____ vide Resolution dated _____,

refer to our loan application dated _____ submitted by me/us to Reliance Home Finance Limited ("**RHFL**") for the loan of
Rs. _____/- (Rupees _____ only) ("**Loan**") against property from RHFL
and I/We hereby solemnly affirm and declare as follows:

[Tick whichever is applicable]

1. TDS Declaration above Rupees Fifty Lakhs:

I/ We are aware of the provisions of Section 194 – IA of the Income Tax Act, 1961 ("**Section 194-IA**"), and in line with which I/we understand that:

- (a) At the time of disbursement of loan RHFL shall issue pay order/ demand draft in favour of seller only after deduction of one percent of sale consideration as income tax as per Section 194- IA and I hereby agree and undertake to inform the seller in this regard. I/ We are aware that RHFL shall pay one percent of sale consideration to me/ us on a condition that I/we shall remit the same to the concerned statutory authorities within the prescribed time as per section 194- IA of Income Tax Act, 1961.
- (c) I/ We hereby confirm that I/ We are solely responsible for the payment of income tax to statutory authorities and the onus is on me/us as per the aforesaid sanctions and I/ We declare and undertake that I/ We shall remit the income tax to statutory authorities as prescribed under Section 194- IA within the stipulated time and submit proof to that effect to RHFL.
- (d) I/ We along with our legal heirs, successors, administrators etc. hereby further agree to indemnify and keep indemnified RHFL, its successors and assigns at all times against any losses, charges/ penalty etc. levied on RHFL or suffered or sustained by RHFL due to non-payment of income tax as mentioned above.

2. End Use:

- (a) The said Loan is availed for the purpose of _____

- (b) We hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and is not speculative or illegal in any manner.
- (c) We agree, confirm and undertake that the purpose of use of funds under the said Loan shall not be changed in any manner during the tenure of the said Loan or that such change in purpose shall take place only with prior written approval of RHFL.
- (d) Further I/We hereby declare that I/ we shall not use the said Loan for money lending activities, money laundering activities, any of the ventures or business or the activities of any of our associates or group companies, investment in securities, debentures or the stock markets, purchase of gold in any form including but not limited to primary gold, gold bullion, gold jewellery, gold coins, units of gold exchange traded funds (ETF) and units of gold mutual funds.
- (e) I/We agree that any breach or default in complying with all or any of the aforesaid undertakings shall constitute an event of default under the transaction documents executed in relation to Loan and gross misconduct for which I/ We shall indemnify and keep indemnified RHFL in respect of the same.

I/ We make these declarations and statements believing the same to be true and knowing that on the faith and strength thereof, Reliance Home Finance Limited has agreed to give the said loan.

I/We provide the aforesaid indemnity cum undertaking at _____
_____ on this _____ day of _____, 20_____.

Signatures:

In case of Individual/ Proprietor

OR

In case of Partnership Firm

1. _____

2. _____

3. _____

4. _____

(All Partners of the Firm)

OR

In case of Company/Limited Liability Partnership Firm

For _____

Director/Authorized Signatory

AFFIDAVIT CUM UNDERTAKING

I/We _____ all of Indian inhabitant/s residing at _____
_____ OR

I _____, a Sole Proprietary Concern, through its Proprietor Mr. /Ms. _____,
having its office / place of business at _____ OR

We _____, a Registered Partnership Firm, enacted under the Partnership Act, 1932
having Registration No. _____ and having its registered office at _____
_____ through its Authorized Partner/s Mr. Mrs _____ OR

We _____, a Limited Liability Partnership, enacted under Limited Liability Partnership Act 2008,
and having its registered office at _____
through its Authorized Partner/ s Mr./ Mrs./Ms. _____ OR

M/s _____ a Company incorporated under the Companies Act, 1956, bearing certificate of
incorporation no. _____ and having its registered office at _____
through its Authorized Director/s Mr. Mrs _____ vide Resolution dated _____, do each of us hereby
solemnly and sincerely affirm, declare and undertake as follows:

1. I/We say that I/We, am/ are exclusive owner/s of the property/ies more particularly described in the Property/ies Schedule hereunder written (hereinafter individually referred to as **"the said property"** and collectively referred to as **"the said properties"**) and no other person has any share, right, title or interest of any kind or nature whatsoever in the said property.
2. I/We say that I/We am/are entitled to deal with the said property/ies as I/We like.
3. I/We declare that I/We have not created any mortgage, charge or encumbrance of any kind of whatsoever nature on or in respect of the said property/ies. I/We further declare that the said property/ies is/are free from all encumbrances, claims or demands of any kind or nature whatsoever. I/We further declare that no adverse claim of any kind exists against the said property/ies. I/We say that I/We have not received any notice of any intended or compulsory acquisition of the said property/ies or any notice that the said property/ies is/are reserved for any particular purpose.
4. I/We further say that the title documents or writing to the said property/ies which are in my/our possession are the only title deeds and documents those specified and mentioned in the Property/ies Schedule hereunder written and that I/We do not have in my/our possession any other title deeds, documents or writings in respect of the said property/ies. I/We further declare and say that I/We have not any time deposited any of the title deeds relating to the said property/ies with any person or persons whomsoever as and by way of security, equitable mortgage by deposit of title deeds, charge, lien or trust or in any manner whatsoever and that the said property/ies is/are free from all encumbrances, claims and demands. No claim has ever been made against me/us or against the said property/ies on the ground of any deposit of all or any of the title deeds, documents or writings or any one or more of them as security or on any other ground whatsoever.
5. I/We say that there is no land revenue assessment, income tax, wealth tax, expenditure tax or any other taxes, cesses, dues, assessments due and payable by me/us for which the said property/ies is/are liable to be attached nor have I/We received any notice under the, the Transfer of Property Act, 1882, The Income Tax Act, 1961, The SARFAESI Act, 2002, or any other Act issued or pending against me/us.
6. I/We declare that I/We have taken inspection of the plans for construction of the said building and all other documents connected thereto and further confirm that the said property/ies is/are constructed as per the sanctioned plans and undertake to obtain completion certificate within three months of completion of construction.
7. I/We declare that the built-up property has been constructed as per the sanctioned plan and/or building bye-laws and I/We have obtained the completion certificate in relation to such built-up property.
8. I/We further declare that if in case there is any defect or discrepancy to the title of said property/ies due to any error/illegality in the construction or deviation from the sanctions of Municipality / Municipal Corporation / other authorities, I/We shall keep the RHFL (as defined hereinafter) fully indemnified at my/our cost.
9. I/We further declare that the said property/ies is/are not subject matter of any suit or legal proceedings, lis pendence nor any attachment, notices, claims before or after judgment nor has any trust secret or otherwise been created in respect of the said property/ies.
10. I/We hereby further declare and say that I/We have agreed and undertaken to indemnify and keep indemnified the RHFL fully and effectively against all claims, demands, charges and expenses whatsoever in respect of the said properties.

X _____

X _____

03

11. I/We make this declaration solemnly, sincerely and conscientiously knowing the same to be true and knowing that on the faith of the said declaration the Reliance Home Finance Limited, having its registered office Reliance Centre, 6th Floor, South Wing, Off Western Express Highway, Santacruz East, Mumbai 400 055 & one amongst the others branch at _____
 _____ (RHFL) has sanctioned/agreed to sanction the credit facilities/loans at my/our requests against the security of the said property/ies.
12. I/We declare that, RHFL has exclusive charge on said property/ies under credit facilities availed / to be availed by us. I/We state, declare and undertake that I/We shall not create any other charge with any financial institution or any other party without explicit written permission of the RHFL for any reason and or under any nomenclature.
13. I / We make the aforesaid declarations and statements and give the aforesaid undertakings solemnly and sincerely believing the same to be true and knowing fully well that on the faith and strength thereof RHFL has agreed to give the said loan.

PROPERTY SCHEDULE REFERRED TO

(Description of the said property/ies)

In case of Individual/ Proprietor

OR

In case of Partnership Firm

1. _____
2. _____
3. _____
4. _____

(All Partners of the Firm)

OR

In case of Company/Limited Liability Partnership Firm

For _____

Director/Authorized Signatory

Solemnly affirmed/sworn by the aforesaid

Mr./Ms. _____

This _____ day of _____ 20 _____

Before me.

AUTHORITY LETTER FOR THE BORROWING AND CREATION OF SECURITY (applicable where the Borrower is a Partnership Firm)

Date: _____

Reliance Home Finance Limited ("RHFL")

Reliance Centre, 6th Floor, South Wing,
Off Western Express Highway,
Santacruz East, Mumbai 400055.

Dear Sir / Madam,

We the undersigned partners of M/s. _____ ("**Firm**") hereby declare that at the request of the Firm, RHFL has agreed to grant the Firm the credit facilities to the extent of Rs. _____ /- (Rupees _____ Only) ("**Loan Facility**").

WE DECLARE THAT: The Firm does agree to avail Loan Facility from RHFL on the term and condition as may be finalized by Mr. _____ and Mr. _____ ("**Designated Partners**") who are jointly and severally authorised to settle and finalise the term and also agree to such amendments, modifications or revision thereof as are acceptable to RHFL for and on behalf of the Firm and they are jointly and severally authorize to sign and execute the loan documentation including but not limited to promissory note, loan agreement, mortgage documents, letter of continuity, indemnity, guarantee and various other documents as required by RHFL ("**Transaction documents**") in respect of the said Loan Facility and to take such other action as may be required in this regard.

The Firm does authorize the designated partners jointly and severally to sign and execute the Transaction documents and create security over the properties belonging to the Firm and to create an equitable/registered mortgage/extension of mortgage in favor of RHFL in respect of the firm's immovable properties situate at _____ together with all buildings and structures thereon and all plant and machinery attached to the earth or permanently fastened to anything attached to the earth ("**Immovable Properties**") to secure the due repayment by the Firm of the Loan Facility indicated above together with interest, additional interest, further interest by way of liquidated damages, compound interest, commitment charges, premia on repayment or on redemption, guarantee commission, costs, charges, expenses and other monies payable by the Firm to RHFL under the loan agreement/Letters of Sanction/Memo of terms and conditions, etc as amended from time to time

The Firm does authorize the Designated Partners to request Mr. _____ and Mr. _____, to guarantee the payment obligations by the Borrower in relation to the Loan Facility together with the interest thereon, in their respective personal capacity and to execute letters of guarantee and letters of acknowledgment of debt/balance confirmation letters in favor of the RHFL to secure the various Loan Facilities availed/to be availed by the Firm from RHFL and acknowledging their liability as personal guarantor to the said Loan Facility.

The Firm shall request (for third party security)

- 1) _____ ; 2) _____ ;
- 3) _____ ; 4) _____ ; and
- 5) _____ ;

to create mortgage over their/his respective properties favoring RHFL to secure this Loan Facility.

Such act of execution will bind all the partners and their heirs/successors in their individual capacity.

Each Partner to sign alongside his individual name.

Name of the Partners of the Firm	Signature

BOARD RESOLUTION OF COMPANY

CERTIFIED TRUE COPY OF THE EXTRACT OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS OF _____ ("Company")

HELD ON _____, (day) OF THE _____ (month), 20 _____.

Facility of upto Rs. [_____]/- ([_____]) and creation of security in relation thereto.

The Chairman informed the Board of Directors ("**Board**") that, the Company proposes to avail a loan facility of upto Rs. _____/- ("**Loan**") from Reliance Home Finance Limited ("**RHFL**" / "**Lender**") for meeting _____ requirements, on such terms and conditions as specified in the draft of the sanction letter, loan agreement and other security documents, placed before the Board.

The Board discussed the matter and thereafter passed the following resolutions with unanimous approval of all the Directors present at the meeting:

"RESOLVED THAT the Board hereby approves availing of a facility of up to Rs. _____/- (Rupees _____ only) ("**Loan**") from the "**Lender**" upon such terms as may be agreed with the Lender, including creation of security on the present and future assets of the Company, as contained in the draft of the sanction letter, loan agreement and other security documents placed before the Board and initiated by the Chairman for the purpose of identification."

"FURTHER RESOLVED THAT the Company hereby approves creation of security to secure all amounts payable to the Lender in reaction to the Loan, including but not limited to the principal amount of the Loan, interest payable thereon together with all other obligations and liabilities of the Company, including but not limited to indemnities, expenses, fees, default interest and penalties, incurred under, arising out of or in connection with the Loan ("**Outstandings**") by a first ranking charge by way of a registered mortgage/equitable mortgage as per requirements of RHFL over certain identified land/immoveable properties of the Company ("**Mortgage Property**") [to the extent required to maintain a minimum security cover of at least _____ times the Outstandings] in favour of the Lender as a security for the Loan or such other security cover as may be specified under the terms of the Loan "**Security**".

"RESOLVED FURTHER THAT Mr./Ms. _____, (designation) is authorized to negotiate and finalize all the (designation) is authorized to negotiate and finalize all the terms and conditions upon which the Loan shall be availed of, including the rates of interest, tenure etc., and sign, ratify and execute all such deeds and documents in connection with the Loan, including the sanction letter, the loan agreement, the security documents including the demand promissory note, letter of continuity, request letters, deed of mortgage to created mortgage over the Mortgaged Property, guarantee and all other necessary agreements, deeds, documents and writings as may be required by RHFL and to do all such acts, deeds and things necessary for giving effect to this resolution."

"RESOLVED FURTHER THAT Mr./Ms. _____, (designation) is authorized to create and perfect such security as may be required by RHFL and to execute any agreements, deeds, documents and writings and do all acts, deeds, matters and things as may be required by RHFL including without limitation registering any charges or admitting execution of documents with the offices of registrar of companies and/or with the relevant sub-registrar of assurances, if required, and to do all such acts, deeds and things necessary for giving effect to this resolution."

[FURTHER RESOLVED THAT the Board hereby approves, requesting _____, to issue a personal guarantee, in favour of RHFL, to secure the obligations of the company in relation to the Loan.]

"RESOLVED FURTHER THAT wherever necessary the common seal of the Company be affixed on all necessary documents for availing Loan in accordance with the Articles of Association of the Company."

For _____

For _____

Director / Company Secretary

Director / Company Secretary

Date:

Place:

Note:

- Board Resolution to be signed by a director/secretary of the company.
- Board Resolution should be Typed and printed on the letter head of the company

DEMAND PROMISSORY NOTE

Date: _____

Place: _____

ON DEMAND, I/We _____ all of Indian inhabitant/s residing at _____, OR

I _____, a Sole Proprietary Concern, through its Proprietor Mr. /Ms. _____, having its office / place of business at _____ OR

We _____, a Registered Partnership Firm, enacted under the Partnership Act, 1932 having Registration No. _____ and having its registered office at _____ through its Authorized Partner/s Mr. Mrs _____ OR

We _____, a Limited Liability Partnership, enacted under Limited Liability Partnership Act 2008, and having its registered office at _____ through its Authorized Partner/s Mr./Mrs./Ms. _____ OR

M/s _____ a Company incorporated under the Companies Act, 1956, bearing certificate of incorporation no. _____ and having its registered office at _____ through its Authorized Director/s Mr. Mrs _____ vide Resolution dated _____,

hereby unconditionally and irrevocably(*jointly and severally) promise to pay Reliance Home Finance Limited ("**RHFL**"), a housing finance Company registered with the National Housing Bank and incorporated under the provisions of the Companies Act, 1956 and having its registered office at Reliance Centre, 6th Floor, South Wing, Off Western Express Highway, Santacruz East, Mumbai 400 055 acting for the purposes of these presents through its branch office at _____ or order a sum of Rs. _____ /- (Rupees _____ only) together with interest at the compounding rate of _____ % p.a (percent per annum) (Floating / Fixed) with _____ rests or such other rates which RHFL may specify from time to time in accordance with the Loan Agreement dated _____, 20____ entered into between me/us and RHFL for value received. Presentment for payment and noting and protest of this note is hereby unconditionally waived.

In case of individual/Proprietor

Individual/ Proprietor

OR

In case of Partnership Firm

1. _____

3. _____

2. _____

4. _____

(All partners of the Firm)

In case of Company/Limited Liability Partnership

For _____

Director/Authorised Signatory

LETTER OF CONTINUITY FOR DEMAND PROMISSORY NOTE

Date: _____

Place: _____

Reliance Home Finance Limited ("RHFL")

Reliance Centre, 6th Floor, South Wing,
Off Western Express Highway,
Santacruz East, Mumbai 400055.

I/We _____ all of Indian inhabitant/s residing at _____
_____ OR

I _____, a Sole Proprietary Concern, through its Proprietor Mr. /Ms. _____
having its office / place of business at _____ OR

We _____, a Registered Partnership Firm, enacted under the Partnership Act, 1932 having
Registration No. _____ and having its registered office at _____
through its Authorized Partner/s Mr. Mrs _____ OR

We _____, a Limited Liability Partnership, enacted under Limited Liability Partnership Act 2008,
and having its registered office at _____
through its Authorized Partner/ s Mr./ Mrs./Ms. _____ OR

M/s _____ a Company incorporated under the Companies Act, 1956, bearing
certificate of incorporation no. _____ and having its registered office at _____
_____ through its Authorized Director/s Mr. Mrs _____

vide Resolution dated _____, acknowledge and agree that the demand promissory note of Rs. _____/- (Rupees
_____ only) dated _____ duly signed and delivered by me/us to Reliance Home
Finance Limited ("RHFL") as security in respect of the repayment of any sum now due or which may hereafter be or become due by me/us to
RHFL in respect of loans or advances availed of by me/us from RHFL, shall be a continuing security for any amounts owed by us at any time to
RHFL notwithstanding the fact that the facility granted by RHFL to me/us or advances or the account may from time to time be reduced or
extinguished or the balance in the said account brought to credit.

In case of individual/Proprietor

Individual/ Proprietor

OR

In case of Partnership Firm

1. _____

3. _____

2. _____

4. _____

(All partners of the Firm)

In case of Company/Limited Liability Partnership

For _____

Director/Authorised Signatory

Disbursement Request Format

Date: _____

Reliance Home Finance Ltd (RHFL)

Dear Sir,

Sub: Disbursement Request

With reference to my/our proposal for loan facility of Rs. _____/- against security/ies of immovable property viz. _____. I/we request RHFL that, the Amount of Rs. _____/- (Rupees in words) Rupees _____ only to be disbursed.

1)	In favour of	
	Bank Name	
	Branch Name	
	Bank A/C No.	
	Amount	
	Mode of Payment (DD/Cheque/RTGS)	
	Cheque Date	

2)	In favour of	
	Bank Name	
	Branch Name	
	Bank A/C No.	
	Amount	
	Mode of Payment (DD/Cheque/RTGS)	
	Cheque Date	

3)	In favour of	
	Bank Name	
	Branch Name	
	Bank A/C No.	
	Amount	
	Mode of Payment (DD/Cheque/RTGS)	
	Cheque Date	

4)	In favour of	
	Bank Name	
	Branch Name	
	Bank A/C No.	
	Amount	
	Mode of Payment (DD/Cheque/RTGS)	
	Cheque Date	

5)	In favour of	
	Bank Name	
	Branch Name	
	Bank A/C No.	
	Amount	
	Mode of Payment (DD/Cheque/RTGS)	
	Cheque Date	

Thank You

Yours truly,

Signature
(By all Applicant's)

Signature
(By Co-Applicant's)

- To be signed by all Applicant & Co-applicants.
- If Company is one of the borrower in the loan, then stamp of Company and signature of the authorized person is required.
- Annexure to be attached in case of more than two Payments.

Processing / Transaction Fee Letter

Date: _____

To,
The Manager

Reliance Home Finance Limited ("RHFL")

Reliance Centre, 6th Floor, South Wing,
Off Western Express Highway,
Santacruz East, Mumbai 400055.

Dear Sir,

I/We the applicant(s) to the loan have agreed to pay you Rs. _____/-

1. Full / Balance Processing Fees	Rs. _____/-
2. Transaction Fees	Rs. _____/-
3. Legal and Technical Charges	Rs. _____/-

I/We hereby request you to recover the same entirely or in parts from the loan amount which shall be disbursed to me / us in accordance with the sanction letter and after deducting the same release the balance amount to us.

Yours faithfully,

Applicant: _____ Co-Applicant(s): _____

RECEIPT

Received from Reliance Home Finance Limited ("**RHFL**") the sum of Rs. _____ /- (vide cheque/draft/pay order no. _____ dated _____ favouring _____ drawn on _____ being _____ as instalment/lump sum payment of the loan for the purchase of property/construction of property and or loan against property for total loan amount of Rs. _____/- sanctioned by RHFL, having its registered office at Reliance Centre, 6th Floor, South Wing, Off Western Express Highway, Santacruz East, Mumbai 400055, in favour of _____ as per terms of the loan documents.

Signature of the Borrower(s)/
designated representative with name and stamp,
in case of other than individual borrower

Dated: _____

Place: _____

Revenue stamp Duty
signed by Borrower (s)
across it

RTGS Mandate Form

Please fill in the information in **CAPITAL LETTERS**.

1. Customer Name: _____

2. Account Holder's Name: _____

3. Customer's Bank Details (should be same from where EMI is to be paid)

i) Name of the Bank: _____

ii) Bank Account No: _____

iii) IFSC Code of Bank Branch: _____

iv) Bank Branch Address: _____

v) City Name: _____

4. Customer Details

i) Email ID: _____

ii) Mobile No: _____

I/We hereby declare that the particulars given above are true, correct and complete and that I/We have read, understood and agree to abide by the Terms and Conditions governing the RTGS payment facility as appended hereto.

PLACE: _____

(Signature of Customer/Supplier)

DATE: _____

Terms and Conditions for Payments through RTGS

1. The details provided by the Customers in the Mandate Form shall be considered as final and Reliance Home Finance Ltd. shall not be responsible for cross verification of any of the details provided therein.
2. The Customer agrees that under the RTGS facility due to any of the following events:
 - i) holiday at the concerned bank(s)
 - ii) wrong credit entry which may be due to incorrect information provided by the Customer in the Mandate Form
 - iii) force majeure event, which includes any event beyond the reasonable control of Reliance Home Finance Ltd., including, without limitation, unavailability of any communication system, system failure, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war or acts of government, changes in legislation and other allied acts of regulatory nature
 - iv) change in the applicable regulations pertaining to RTGS facility
 - v) by virtue of any default, error, inaccuracy or mistake caused by the Customer, Customer's bank or its employees and agents, there may be a risk of non-payment in the Account of the Customer on the day of the credit of payments. The Customer agrees to indemnify, without delay or demur, Reliance Home Finance Ltd. and its agents and keep Reliance Home Finance Ltd. and its agent indemnified harmless at all times from and against any and all claims, damages, losses, costs, and expenses (including attorney's fees) which Reliance Home Finance Ltd. may suffer or incur, directly or indirectly, arising from or in connection with, amongst other things, either of the aforesaid reasons stated in clauses 1(ii) and (v). above
3. The Customer shall forthwith report to Reliance Home Finance Ltd. any error and/or dispute regarding the correctness in the execution of a RTGS payment or the amount credited to his Account at the earliest, preferably within 7 days of the RTGS transaction.
4. The Customer agrees and acknowledges that the RTGS facility is merely an instruction to credit the Customer's Account using the RTGS facility and that it is not a negotiable instrument.
5. The Customer agrees that Reliance Home Finance Ltd. may send information including data, statements and reports to the Customer's bank via the electronic mode through RTGS and the Customer recognizes that such information could be of a confidential nature and the information may be intercepted, read, modified or altered by any person during such transmission. The Customer agrees that Reliance Home Finance Ltd. shall have to disclose the data, information of the Customer to Reserve Bank of India, National Housing Bank, any statutory body, courts etc. so as to comply with any regulatory or statutory requirements.
6. The Customer agrees that transaction(s) through RTGS facility may attract inward RTGS charges, which if levied by the Customer's bank, shall be borne by the Customer.
7. The laws of India shall govern these terms and conditions. Any legal action or proceedings arising out of these Terms and Conditions or in relation to the RTGS facility provided by Reliance Home Finance Ltd. shall be brought in the courts or tribunals at Mumbai in India.
8. Reliance Home Finance Ltd. may sub-contract and employ agents to carry out any of its obligations under the RTGS facility.
9. Reliance Home Finance Ltd. has the absolute discretion to amend or supplement any of the Terms and Conditions at any time and that Reliance Home Finance Ltd. will endeavor to give notice of the same by email or by displaying the amended Terms and Conditions on the Website or in any manner, it may deem fit, and such amended terms and conditions will thereupon apply to and be binding on the Customer(s).

Name and Signature of Customer

Date: _____

FATCA DECLARATION

"FATCA" means (i) Sections 1471 through 1474 of the US Internal Revenue Code of 1986 or any associated regulations or other official guidance; (ii) any treaty, law, regulation or other official guidance enacted in any other jurisdiction, or relating to an intergovernmental agreement between the US and any other jurisdiction, which (in either case) facilitates the implementation of (i) above; or (iii) any agreement pursuant to the implementation of (i) or (ii) above with the US Internal Revenue Service, the US government or any governmental or taxation authority in any other jurisdiction;

"CRS" means the reporting required under the Multilateral Competent Authority Agreement on Automatic Exchange of Financial Account Information, to which India is a signatory

Information related representation

- (a) Subject to paragraph (c) below, the Borrower shall, (i) supply to Reliance Home Finance Ltd. ("**Company**") such form in Annexure ____/ Annexure _____ – Part _____ (strike off which is not applicable), documentation and any other information relating to its status under FATCA and/ or CRS for the purposes of Company' compliance with Section 285BA of the Income tax Act, 1961 ("**the Act**") read with Rules 114F to 114H of the Income Tax Rules, 1962 and (ii) supply to Reliance Home Finance Ltd. such form, documentation and other information relating to its status as Reliance Home Finance Ltd. reasonably requests for the purposes of the Company's compliance with any other law, regulation, or exchange of information regime.
- (b) Failure of the Borrower to provide the information stated in Clause (a) above would allow Reliance Home Finance Ltd. to consider the status of the Borrower in a manner as it deems appropriate
- (c) The Borrower certifies that:
- i. the information provided by me/us in the form, its supporting annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a reportable account or otherwise.
 - ii. I/We permit/authorise the company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
 - iii. I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the form, its supporting annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
 - iv. I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI)/SEBI/RBI/NHB for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
 - v. I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company is true.
 - vi. It shall be my / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the rules thereunder.
 - vii. I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
 - viii. I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
 - ix. I / We certify that I/we have the capacity to sign for the entity as per CBDT rules/SEBI/RBI /NHB guidelines.

RELIANCE HOME FINANCE LIMITED

Annexure containing information for Individuals
for reporting requirement under section 285BA of the Income-Tax Act, 1961.

Mandatory - to be filled by each Account holder.

Account Number: _____

Name of the account holder: _____

Section 1: Declaration of Tax Residency

For the purposes of taxation, I am a resident in the following countries and my Tax Identification Number (TIN) / functional equivalent in each country is set out below or I have indicated that a TIN / functional equivalent is unavailable (kindly fill details of all countries of tax residence if more than one) :

Country/countries of tax residency	Tax Identification Number (TIN) / Functional equivalent	Country issuing TIN / Functional equivalent	Documents provided (copy of certificate of residence/copy of TIN)

Documents required: A copy of certificate of residence or a copy of TIN for all the countries listed in the above table.

Section 2: Individual Identification

a) Father's Name: _____

b) Place of birth: _____

c) Country of birth: _____

d) Occupation: _____

Section 3: Terms and Conditions in the Account Opening Form

The Customer/account holder certifies that:

- the information provided in the form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- the information provided by me/us in the form, its supporting annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a reportable account or otherwise.
- I/We permit/authorise the Company to collect, store, communicate and process information relating to the account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI/RBI/NHB for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
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- I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI/NHB guidelines

Signature: _____

Date:

Name: _____

Place: _____

RELIANCE HOME FINANCE LIMITED

Annexure containing information for Individuals
for reporting requirement under section 285BA of the Income-Tax Act, 1961.

Mandatory - to be filled by each Account holder.

Account Number: _____

Name of the account holder: _____

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Documents required: A copy of certificate of residence or a copy of TIN for all the countries listed in the above table.

Section 2: Individual Identification

a) Father's Name: _____

b) Place of birth: _____

c) Country of birth: _____

d) Occupation: _____

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- I/We permit/authorise the Company to collect, store, communicate and process information relating to the account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
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- I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
- I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI/NHB guidelines

Signature: _____

Date:

Name: _____

Place: _____

RELIANCE HOME FINANCE LIMITED

Annexure containing information for Individuals
for reporting requirement under section 285BA of the Income-Tax Act, 1961.

Mandatory - to be filled by each Account holder.

Account Number: _____

Name of the account holder: _____

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Documents required: A copy of certificate of residence or a copy of TIN for all the countries listed in the above table.

Section 2: Individual Identification

a) Father's Name: _____

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The Customer/account holder certifies that:

- a) the information provided in the form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) the information provided by me/us in the form, its supporting annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a reportable account or otherwise.
- c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI/RBI/NHB for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
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- g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
- j) I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI/NHB guidelines

Signature: _____

Date:

Name: _____

Place: _____

RELIANCE HOME FINANCE LIMITED

Annexure containing information for Individuals
for reporting requirement under section 285BA of the Income-Tax Act, 1961.

Mandatory - to be filled by each Account holder.

Account Number: _____

Name of the account holder: _____

Section 1: Declaration of Tax Residency

For the purposes of taxation, I am a resident in the following countries and my Tax Identification Number (TIN) / functional equivalent in each country is set out below or I have indicated that a TIN / functional equivalent is unavailable (kindly fill details of all countries of tax residence if more than one) :

Country/countries of tax residency	Tax Identification Number (TIN) / Functional equivalent	Country issuing TIN / Functional equivalent	Documents provided (copy of certificate of residence/copy of TIN)

Documents required: A copy of certificate of residence or a copy of TIN for all the countries listed in the above table.

Section 2: Individual Identification

a) Father's Name: _____

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Section 3: Terms and Conditions in the Account Opening Form

The Customer/account holder certifies that:

- the information provided in the form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- the information provided by me/us in the form, its supporting annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a reportable account or otherwise.
- I/We permit/authorise the Company to collect, store, communicate and process information relating to the account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /SEBI/RBI/NHB for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
- I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company is true.
- It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
- I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI/NHB guidelines

Signature: _____

Date:

Name: _____

Place: _____

Addendum to the Entity (Non- Individual) Account opening Form for **RELiance HOME FINANCE LIMITED**

Section 1: Identification Details

Please tick / fill and complete as appropriate.

- (a) Account Number: _____
- (b) Name of the Entity: _____
- (c) Nature of Business (kindly fill in details from Annexure 4): _____
- (d) Identification Number: _____
- (e) Identification Type (tick as applicable) Tax Identification Number Company Identification Number US GIIN
 Global entity Identification No. Other (Please specify if any) _____
- (f) Identification issuing Country: _____

Section 2: Declaration of Tax Residency

Please indicate the Entity's country of tax residence (if resident in more than one country please detail all countries and associated tax identification number and TIN issuing country).

Country/countries of tax residency	Tax Identification Number (TIN)	TIN Issuing Country

(Kindly attach documentary evidence of country of tax residence and the tax identification number)

If tax resident of Country outside India, kindly provide confirmation as under:

- (1) If US tax resident, are u US Specified Person - Yes / No
 (If No, Kindly tick Exclusion from **Annexure 1** - (i) / (ii) / (iii) / (iv) / (v) / (vi) / (vii) / (viii) / (ix) / (x) / (xi) / (xii) / (xiii).
- (2) If tax resident of country other than USA, kindly tick if any of the following is applicable:
 (i) a corporation, the stock of which is regularly traded on one or more established securities markets;
 (ii) any corporation that is a related entity of a corporation mentioned in item; (iii) a Governmental entity;
 (iv) an International organisation; (v) a Central bank; or (vi) a financial institution

Section 3: Entity Classification

3.1 If you are a reporting Financial Institution, please tick atleast one of the below categories, and provide your FATCA Global Intermediary Identification Number (GIIN):

Depository Institution Custodial Institution Investment Entity Specified Insurance Company

GIIN: _____

3.2 If you are a **Financial Institution but are non-reporting financial institution**, please tick one of the below reasons:

- (a) The Entity is a Non-Reporting Financial Institution.
 Please tick exemption from **Annexure 2: (a) / (b) / (c) / (d) / (e) / (f) / (g) / (h) / (i) / (j) / (k) / (l) / (m).**
- (b) The Entity is a Sponsored Financial Institution and has not yet obtained a GIIN but is sponsored by another entity that has registered as a Sponsoring Entity. Please provide the Sponsoring Entity's name and GIIN.
 Sponsoring Entity's Name: _____
 Sponsoring Entity's GIIN: _____
- (c) The Entity is a Trustee Documented Trust and has not yet obtained a GIIN.
 Please provide the Trustee's name and the GIIN
 Name of the Trustee of the Trust: _____
 GIIN of the Trustee: _____

3.3 The Entity is an owner documented Financial Institution. Please provide the details of each of the substantial owners of the financial institution in the form for Controlling Persons attached.

3.4 The Entity is a Non-Participating Financial Institution

3.5 If the Entity is not a Financial Institution, please confirm the Entity's status below:

- (a) The Entity is an **Active Non-Financial Entity** (Please tick as per **Annexure 3** (i) / (ii) / (iii) / (iv) / (v) / (vi) / (vii) / (viii)
 (b) The Entity is a **Passive Non-Financial Entity (NFE)** (Please tick as per **Annexure 3A**: (i) / (ii) / (iii).

If **Passive Entity** is ticked please fill the Form of all Controlling Persons¹–

Controlling Person Self-Certification AND tick the below:

- Controlling Persons of the Entity are tax resident of India
- Controlling Persons of the Entity are tax resident of USA
- Controlling Persons of the Entity are tax resident of countries other than India and USA.

Kindly specify the countries of which the controlling persons are tax resident of: _____ (if more than one, list of all countries should be specified.)

c) The Entity is Direct reporting NFE.

If ticked, please provide the GIIIN of the Direct Reporting NFE _____

Section 4: Declaration and Undertakings

I / We certify that:

- a) the information provided in the form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) the information provided by me/us in the form, its supporting annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a reportable account or otherwise.
- c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the form, its supporting annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification alongwith documentary evidence.
- e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
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- h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad subject matter herein
- i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.
- j) I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI/NHB guidelines.

Authorised Signature: _____

Name: _____

Position/Title: _____

Date:

D	D	M	M	Y	Y	Y	Y
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Seal and Stamp of the Entity

¹Controlling persons means natural persons who exercise control over an entity who includes a beneficial owner as defined in Explanation to sub-rule (3) of rule 9 Prevention of Money-laundering (Maintenance of Records) Rules, 2005. In determining the beneficial owner the procedure specified in the RBI/SEBI/IRDA circulars shall be applied. In the case of Trust, the controlling persons mean the settlor, the trustees, the protector, the beneficiaries or class of beneficiaries and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent position.

Form to be filled in by the Controlling Person

1. Controlling Person Type:
 - (a) In case of legal Person: Ownership Other means Senior Managing Official
 - (b) In case of legal Arrangement - Trust: Settlor Trustee Protector beneficiary Others
 - (c) In case of legal Arrangement - others: Settlor equivalent Trustee equivalent
 Protector equivalent beneficiary equivalent Others equivalent
 - (d) Unknown
2. Name of the Controlling Person: _____ 3. Customer ID, if allotted: _____
4. Father's name: _____ 5. Gender: Male Female Others
6. PAN: _____ 7. Aadhaar No: _____
8. Identification Type (tick and provide as proof of identity): A-Passport B- Election Id Card C- PAN Card D- ID Card
 E- Driving License F -UIDAI letter G-NREGA job card H- Others X- Not categorised
9. Identification Number (mentioned in identification document): _____
10. Occupation Type: S-Service B-Business O-Others X- Not categorised
11. Date of Birth (DD/MM/YYYY): _____ 12. Nationality: _____
13. Place of Birth: _____ 14. Country of Birth: _____
15. Address Type of Controlling Person:
 1-Residential or Business 2- Residential 3- Business 4- Registered Office 5-Unspecified
16. Address of Controlling Person: _____
17. Mobile/Telephone Number: _____
18. Please indicate the Country of tax residence (if resident in more than one country please detail all countries and associated tax identification number and TIN issuing country).

Country/countries of tax residency	Tax Identification Number (TIN)	TIN Issuing Country

(Kindly attach documentary evidence of country of tax residence and the tax identification number)

Section 5: Declaration and Undertakings

- I / We certify that:
- a) the information provided in the form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
 - b) the information provided by me/us in the form, its supporting annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a reportable account or otherwise.
 - c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
 - d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self-certification alongwith documentary evidence.
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 - j) I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI guidelines / RBI / NHB guidelines

Authorised Signature: _____

Name: _____

Position/Title: _____

Date:

Seal and Stamp of the Entity

Annexure 1: Specified US Persons:

1.	A Specified US Person is a US Person but not falling within the category mentioned
(i)	a corporation the stock of which is regularly traded on one or more established securities markets;
(ii)	any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
(iii)	the United States or any wholly owned agency or instrumentality thereof
(iv)	any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing
(v)	any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
(vi)	any bank as defined in section 581 of the U.S. Internal Revenue Code;
(vii)	any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code
(viii)	any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
(ix)	any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
(x)	any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code
(xi)	a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
(xii)	a broker as defined in section 6045(c) of the U.S. Internal Revenue Code;(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code

Annexure 2: “Non-reporting financial institution”

- (a) a Governmental entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a specified insurance company, custodial institution, or depository institution;
- (b) a Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental entity, International Organization or Central Bank;
- (c) a non-public fund of the armed forces, Employees’ State Insurance Fund, a gratuity fund or a provident fund;
- (d) an entity that is an Indian financial institution only because it is an investment entity, provided that each direct holder of an equity interest in the entity is a financial institution referred to in sub-clauses (a) to (c), and each direct holder of a debt interest in such entity is either a depository institution (with respect to a loan made to such entity) or a financial institution referred to in sub-clauses (a) to (c);
- (e) a qualified credit card issuer;
- (f) an investment entity established in India that is a financial institution only because it,-
 - (I) renders investment advice to, and acts on behalf of; or
 - (II) manages portfolios for, and acts on behalf of; or
 - (III) executes trades on behalf of,
 a customer for the purposes of investing, managing, or administering funds or securities deposited in the name of the customer with a financial institution other than a non-participating financial institution;
- (g) an exempt collective investment vehicle;
- (h) a trust established under any law for the time being in force to the extent that the trustee of the trust is a reporting financial institution and reports all information required to be reported under rule 114G with respect to all reportable accounts of the trust;
- (i) a financial institution with a local client base;
- (j) a local bank;
- (k) a financial institution with only low-value accounts;
- (l) sponsored investment entity and controlled foreign corporation, in case of any U.S. reportable account; or
- (m) sponsored closely held investment vehicle, in case of any U.S. reportable account.

Annexure 3: Active Non-Financial Entity (NFE)

Sr no.	Category of Active NFFE
(i)	Less than 50 per cent of the entity’s gross income for the preceding financial year is passive income and less than 50 per cent of the assets held by the entity during the preceding financial year are assets that produce or are held for the production of passive income; or
(ii)	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity the stock of which is regularly traded on an established securities market; or Explanation- For the purpose of this sub-clause, an established securities market means an exchange that is officially recognised and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange.
(iii)	the entity is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
(iv)	substantially all of the activities of the entity consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a financial institution, except that an entity does not qualify for this status if it functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
(v)	the entity is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a financial institution, provided that the entity does not qualify for this exception after the date that is 24 months after the date of the initial organization of the entity;
(vi)	the entity was not a financial institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a financial institution;
(vii)	the entity primarily engages in financing and hedging transactions with, or for, related entities that are not financial institutions, and does not provide financing or hedging services to any entity that is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a financial institution;

(viii)	the entity meets all of the following requirements, namely:-
	(a) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
	(b) It is exempt from income-tax in India;
	(c) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
	(d) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
	(e) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the entity's jurisdiction of residence or any political subdivision thereof. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act

Annexure 3A - Passive Non-Financial Entity (NFE)

Sr no.	Category of Passive NFFE
1	Any non-financial entity which is not an active non-financial entity
2	An investment entity described in sub-clause (B) of clause (c) of the Explanation to clause (3)*
3	A withholding foreign partnership or withholding foreign trust

*Explanation to Rule 114F

(c) "investment entity" means any entity,-

- (A) that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely:-
- trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - individual and collective portfolio management; or
 - otherwise investing, administering, or managing financial assets or money on behalf of other persons; or
- (B) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity mentioned in sub-clause (A) of this clause.

Annexure 4: Business codes as per income-tax return form ITR 6

Sector	Sub-sector	Code	Contractors	Professionals	Service Sector	Financial Service Sector	Entertainment Industry
Manufacturing Industry	Agro-based industries	0101	Civil Contractors	0501		Banking Companies	0801
	Automobile and Auto parts	0102	Excise Contractors	0502		Chit Funds	0802
	Cement	0103	Forest Contractors	0503		Financial Institutions	0803
	Diamond cutting	0104	Mining Contractors	0504		Financial service providers	0804
	Drugs and Pharmaceuticals	0105	Others	0505		Leasing Companies	0805
	Electronics including Computer Hardware	0106	Chartered Accountants, Companies Secretaries, etc	0601		Money Lenders	0806
	Engineering goods	0107	Fashion designers	0602		Non-Banking Finance Companies	0807
	Fertilizers, Chemicals, Paints	0108	Legal professionals	0603		Share Brokers, Sub-brokers, etc.	0808
	Flour & Rice Mills	0109	Medical professionals	0604		Others	0809
	Food Processing units	0110	Nursing Homes	0605		Cable T.V. productions	0901
	Marble & Granite	0111	Specialty hospitals	0606		Film distribution	0902
	Paper	0112	Others	0607		Film laboratories	0903
	Petroleum and Petrochemicals	0113	Advertisement agencies	0701		Motion Picture Producers	0904
	Power and energy	0114	Beauty Parlours	0702		Television Channels	0905
	Printing & Publishing	0115	Consultancy services	0703		Others	0906
	Rubber	0116	Courier Agencies	0704			
	Steel	0117	Computer training/ educational and coaching institutes	0705			
	Sugar	0118	Forex Dealers	0706			
	Tea, Coffee	0119	Hospitality services	0707			
	Trading	Textiles, handloom, Power looms	0120	Hotels	0708		
Tobacco		0121	I.T. enabled services, BPO service providers	0709			
Tyre		0122	Security agencies	0710			
Vanaspati & Edible Oils		0123	Software development agencies	0711			
Others		0124	Transporters	0712			
Chain Stores		0201	Travel agents, tour operators	0713			
Retailers		0202	Others	0714			
Wholesalers		0203					
Others		0204					
Commission Agents		General Commission Agents	0301				
	Builders	0401					
Builders	Estate Agents	0402					
	Property Developers	0403					
	Others	0404					

Cheque Submission Form (Office copy)

Important Instructions:

- Cheque should be crossed as **“Account Payee only”**
- The Cheque should be drawn in favour of **“Reliance Home Finance Limited”** Only.
- Please ensure that all corrections have been countersigned and amount in words and figures are the same.
- EMI Cheques to be dated as per your Repayment Schedule.

Customer Details

Application No _____ LAN No _____


Name of Applicant(s) _____

Cheque Details

Sr. No	Cheque Numbers		No. of Cheques	Date of Cheque		Bank & Branch	Purpose (EMI/PF/Security PDC/AF/PEMI etc)	Amount of each Cheque
	From	To		From	To			
1								
2								
3								
4								
5								

I declare that, I have not given any cheques other than the ones mentioned above and all cheques are drawn in favour of “Reliance Home Finance Limited”

Name of the Applicant* : _____

Signature of Applicant* :  _____

Date : _____

Received by

Name of Executive : _____

Name of DMA : _____

Signature of the Executive : _____

Date : _____

*Name and Signature of the person providing the cheques to be taken in case they are from a person other than the applicant.

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Cheque Submission Form (Customer copy)

Important Instructions:

- Cheque should be crossed as **“Account Payee only”**
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Name of Executive : _____

Name of DMA : _____

Signature of the Executive : _____

Date : _____

*Name and Signature of the person providing the cheques to be taken in case they are from a person other than the applicant.



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 Company)

Registered & Corporate Office: Reliance Centre, 6th Floor, South Wing, Off Western Express Highway, Santacruz East, Mumbai 400055.

Tel.: +91 22 3303 6000 | Fax: +91 22 3303 6662 | Call: 1800-300-90909 or 022 - 39671600

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 & 3rd Saturdays)

CIN: L67190MH2008PLC183216