

DDMMYYYY

RELIANCE MORTGAGE LOANS

APPLICATION FORM

(✓ boxes where appropriate and write N.A. if not applicable.
All fields are mandatory, Use CAPITAL LETTERS)

Application no.	RHML:
Sales Manager Name:	
Sales Manager Code:	
DSA Name:	
DSA Code:	
DSE Name:	
DSE Code:	
Customer Category Code	
Scheme Code	
Applied Loan Amount	
Applied Tenure in months	
eSwagatam No:	
*Low Income Group (LIG)	<input type="checkbox"/> Yes <input type="checkbox"/> No
PMAY-CLASS	<input type="checkbox"/> EWS/LIG <input type="checkbox"/> MIG I <input type="checkbox"/> MIG II



Applicant



Co-applicant/Guarantor

PERSONAL DETAILS - INDIVIDUAL APPLICANT

**Name to be captured as per standard KYC as per preference given: 1] PAN Card 2] Driving Licence 3] Voter ID 4] Aadhar card

Name: _____
First Name
Middle Name
Last Name

Father/Spouse Name _____
First Name
Middle Name
Last Name

Mother Name _____
First Name
Middle Name
Last Name

Date of Birth | Gender Male Female | Marital status Married Single | No of dependents

Residential status Resident Indian NRI PIO | Education Under Graduate Graduate Professional Post-Graduate Others (pls. specify)

If Professional CA Doctor Architect Company Secretary MBA Lawyer Engineer ICWA Others (pls. specify)

Religion of Applicant Hindu Muslim Sikh Zoroastrian Christian Buddhist Others (pls. specify)

Category* General SC ST OBC MBC Others (pls. specify) No. of Cars

GSTIN: _____ State: _____ *GSTIN Address Current Permanent

PROOF OF IDENTITY (Passport / Driving License / Voters ID / Aadhaar / PAN)

Name of Identity Proof _____ Identity Proof No _____

Expiry Date (if applicable) _____

*Permanent Account No (PAN) _____ *AADHAAR No. _____

ADDRESS DETAILS

Current Residence / Overseas Address City Landmark PIN
 Tel (STD code) Mobile Email ID _____

Current Residence is Owned Rented Company provided Others (pls. specify) No of years at above residence No of years at current city

Permanent Address City Landmark PIN
 Tel (STD code) Mobile Email ID _____

PROFESSIONAL / BUSINESS DETAILS - INDIVIDUAL APPLICANT

Occupation Salaried Self employed professional Business owner / Partner Others (Pls. specify) _____

Salaried

Name of present Employer / Company _____

Employment status Regular Probationary Contract

Industry (Refer to Annexure I - Page - 4) _____

Nature of business Manufacturing Trading Services Others (Pls. specify) _____

Annual Income (₹) 0 - 5 Lakhs > 5 - 10 Lakhs > 10 - 20 Lakhs > 20 Lakhs

Self employed professional / Business owners / Others

Name of present Company / Firm _____

Type of Company / Firm

- Proprietorship, Partnership Firm, Private Limited Company, Public Limited Company, Public Sector (PSU), Central / State Govt. / Defence Service, Trust, Society, Association of Person (AoP), Others

Cadre

- Sr. Management, Middle Management, Jr. Management, Clerical, Others

Designation

- MD / CEO, Partner / Director, Total work experience in your career, Age of current business

Office Address

Grid for office address, City, PIN, Landmark, Tel, Mobile, Email ID

Preferred Mailing Address

- Residence, Office

PERSONAL DETAILS - INDIVIDUAL CO-APPLICANT GUARANTOR

**Name to be captured as per standard KYC as per preference given: 1] PAN Card 2] Driving Licence 3] Voter ID 4] Aadhar card

Name: First Name, Middle Name, Last Name

Father's/Spouse Name: First Name, Middle Name, Last Name

Mother Name: First Name, Middle Name, Last Name

Date of Birth, Gender, Marital status

Education: Under Graduate, Graduate, Professional, Post-Graduate, Others

If Professional: CA, Doctor, Architect, Company Secretary, MBA, Lawyer, Engineer, ICWA, Others

GSTIN, State, *GSTIN Address

PROOF OF IDENTITY (Passport / Driving License / Voters ID / Aadhaar / PAN)

Name of Identity Proof, Identity Proof No

Expiry Date (if applicable)

*Permanent Account No (PAN), *AADHAAR No.

ADDRESS DETAILS

Residence / Overseas Address

City, Landmark, PIN

Tel, Mobile, Email ID

Relation with Main Applicant

Residence is, No of years at above residence, No of years at current city

Permanent Address

City, Landmark, PIN

Tel, Mobile, Email ID

PROFESSIONAL / BUSINESS DETAILS - INDIVIDUAL APPLICANT CO-APPLICANT GUARANTOR

Occupation: Salaried, Self employed professional, Business owner / Partner, Others

Salaried

Name of present Employer / Company

Grid for employer name

Employment status: Regular, Probationary, Contract

Industry

Nature of business: Manufacturing, Trading, Services, Others

Annual Income (₹): 0 - 5 Lakhs, > 5 - 10 Lakhs, > 10 - 20 Lakhs, > 20 Lakhs

Type of Company / Firm

- Proprietorship, Partnership Firm, Private Limited Company, Public Limited Company, Public Sector (PSU), Central / State Govt. / Defence Service, Trust, Society, Association of Person (AoP), Others

Cadre

- Sr. Management, Middle Management, Jr. Management, Clerical, Others

Designation

- MD / CEO, Partner / Director, Total work experience in your career

2. Applicant Sign

Office Address

City PIN Landmark

Tel - Mobile Email ID

Preferred Mailing Address Residence Office

DETAILS - NON-INDIVIDUAL ■ APPLICANT ■ CO-APPLICANT ■ GUARANTOR

Name of the Firm / Company	No. of Partners / Directors
<input type="checkbox"/> Proprietorship <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Sector (PSU) _____ <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Central / State Govt. / Defence Service	<input type="checkbox"/> Trust <input type="checkbox"/> Association of Person (AoP) <input type="checkbox"/> Society <input type="checkbox"/> Others _____ <small>(Pls. specify)</small>
Nature of business <input type="checkbox"/> Manufacturing <input type="checkbox"/> Trading <input type="checkbox"/> Services <input type="checkbox"/> Others _____ <small>(Pls. specify)</small>	Annual Turnover (₹)
Registered Address	Date of Partnership Deed / Incorporation <input type="text"/>
Email ID	
Industry Type <input type="text"/> <small>(Refer to Annexure I - Page 4)</small>	PAN No. <input type="text"/> TAN No. <input type="text"/>

Customer GSTIN* Yes No **GSTIN:** _____ **State:** _____

GSTIN Address: _____

	Name	DOB dd/mm/yy	Nationality	Occupation/ Profession	Residential Address	Share holding %#
Principal Partner 1 / Director / MD						
Principal Partner 2 / Director						

Other Partners / Directors (please provide details of all partners) For Partners who are Minors, provide Guardian's name in brackets

Other Partners / Directors (please provide details of all partners) For Partners who are Minors, provide Guardian's name in brackets

Partner / Director						
Partner / Director						
Partner / Director						
Partner / Director						

#Please provide details of share holders holding over 20% share capital
 In case of the no. of shareholders holding more than 20% share capital exceeds the above provided space, then please provide details in a separate sheet

Details of the contact person in the company		
Name	Designation	Contact No.

LOAN REQUIREMENT DETAILS

<input type="checkbox"/> Home Loans <input type="checkbox"/> LRD <input type="checkbox"/> Commercial Purchase Loans <input type="checkbox"/> Flexi - LAP	<input type="checkbox"/> LAP - Commercial <input type="checkbox"/> LAP - Residential <input type="checkbox"/> Plot + Construction <input type="checkbox"/> Self Construction	<input type="checkbox"/> Construction Finance <input type="checkbox"/> Loans to Contractor <input type="checkbox"/> Insurance Loan	<input type="checkbox"/> Balance transfer <input type="checkbox"/> Topup <input type="checkbox"/> Normal If balance transfer Name of Institution / Bank <input type="text"/> Loan Account No (for BT) <input type="text"/> Loan Amt reqd. <input type="text"/>
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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



3. Applicant Sign

DETAILS OF THE PROPERTY TO BE MORTGAGED WITH US:

Existing Identified Not identified
Property type Residential Commercial Industrial Agricultural **Property is** URBAN RURAL (Tick any one)
 Is this your first home loan Yes No (Please tick)
 Property Address Flat No.
 Street
 City Landmark PIN
 If property purchase Under Construction Ready Possession
 Market Rate (Per sq.ft.) Property Value Area sq.ft. (Super built up)
 Age of Property _____ yrs. Transaction type Builder Resale
 Intended Usage Self Occupation To-Let Investment
 Property is from RHF Approved Project (APF): Yes No if yes APF Code:

Builder Details

Builder Name
Builder Office Address
 City PIN Landmark
 Tel - Mobile Email ID
(STD code)

PURPOSE OF LOAN

Business Expansion Household Expenses Medical Expenses Social Obligation Children's Education Marriage in Family
 House Renovation's / Property Purchase Travel / Holiday Working Capital Repay existing debts
 Renovation of Business Premises Purchase of Equipment/ Tool Others _____

BANK DETAILS

Bank Details	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant	Bank Details	<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
Primary bank / name of the bank		Secondary bank / name of the bank	
Account no		Account no	
Bank Branch	AC Type <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> CC/OD	Bank Branch	AC Type <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> CC/OD
If overdraft, Limit <input type="text"/>	No. of yrs <input type="text"/>	If overdraft, Limit <input type="text"/>	No. of yrs <input type="text"/>

REFERENCE 1

Name
Relationship
 (preferably friend/colleague)
Address
 City PIN
Landmark
 Tel Mobile
(STD code)
Email ID

REFERENCE 2

Name
Relationship
 (preferably friend/colleague)
Address
 City PIN
Landmark
 Tel Mobile
(STD code)
Email ID

Annexure I

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

HOW DID YOU GET TO KNOW ABOUT US?

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

4. Applicant Sign

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 Limited"** 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.

LIST OF DOCUMENTS

Pre Sanction Documents	Additional Documents for Salaried Customers
For Salaried and Self Employed Customers	Any 2 months salary slip out of last 3 months for salaried or Salary Certificate
Complete Application Form (With Photograph of App/co app with signature across the photo)	Latest Form No. 16
Non Refundable Fee Cheque	Copy of Offer letter if job continuity is less than 1 year or proof of continuity current job / business (Pls. Specify) _____
Photocopy of Property papers where property identified	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
KYC docs of applicants & Co-applicants attested by customer & OSV by Sales exec.	Additional Documents for Self Employed Customers
- Proof of Identity (Specify)	Financial Documents of 2 year
- Proof of Residence (Specify)	- ITR along with Computation
- Proof of Signature (Specify)	- Balance sheet, P&L, Schedules
- Proof of Office (Specify)	- Tax Audit Report of individuals, partnership, & company
Proof of Qualification (Specify)	Partnership deed / MOA/AOA in case of partnership firm & company resp.
Details of Limits & Loans availed	Latest Shareholding pattern attested by CA/CS or authorised person in case of company
Copy of PAN Card	Bank statement (Business and Savings) for last 6 months, 1 year Bank statement for NIP.
Repayment track record for 1year	VAT / Sales Tax returns to validated sales
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.	

PSL CATEGORY: Loan Against Property (LAP)

(Tick as applicable)

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** _____ **SSI** _____
- SME** _____ **PSL Agri** _____
- Others** _____

 _____
5. Applicant Signature

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 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, or of our application. 6. 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. 7. I/we shall inform RHFL regarding any changes in the in my/our address(s) or my employment or profession. 8. 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." 9. 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 disbursement 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) _____

I/We hereby give my/our consent to receiving communications from and on behalf of Reliance Home Finance Limited, Reliance Capital Limited and/or its various group companies in relation to this application and other products/services. I/We confirm that if my/our numbers are registered in the National Do Not Call Registry, this consent will supersede such registration.


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.

- Yes No

Date _____

 _____
6. 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

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 _____