



**Address\***

City / Town / Village\*

District\*  Pin/Post Code\*  State/U.T Code\*  ISO 3166 Country Code\*

No of yrs at above address     no of years at current city     Residence type  Owned  Rented  Others  (Pls Specify)

**Correspondence / Local address details**

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

City / Town / Village

District  Pin / Post Code  State / U.T Code  ISO 3166 Country Code

**Address in the Jurisdiction Details where Applicant is Resident Outside India for Tax Purposes**

Same as Current / Permanent / Overseas Address details  Same as Correspondence / Local Address details

City / Town / Village

District  Pin / Post Code  State / U.T Code  ISO 3166 Country Code

**Work Details**

Occupation  Salaried  Self Employed  Professional  (Pls Specify) Date of Joining/Incorporation

Company/Business Name

Level  Senior Management  Middle Management  Junior Management  Owner  Others  (Pls Specify)

Company/Business Type  Public Sector  Central Government  State Government  Public Limited  Pvt Ltd  Partnership  Proprietorship

Designation  Industry Type  No.of yrs at current job/business

Date of Incorporation         Date of Commencement of Business

Place of Incorporation  Country of Incorporation

Country of Residence as per Tax laws

Identification Type  Tax Identification Number (TIN)

TIN Issuing Country  PAN

Office Address

Landmark  City  PIN

Landline  Mobile  Email

**Preferred Mailing Address**  Current  Office  Permanent  (Pls specify the reason for this selection)

**Detail of Related Person (In case of additional related persons, please fill 'Annexure B1')**

Addition of Related Person  Deletion of Related Person KYC Number of Related Person (if available)

Related Person Type  Guardian of Minor  Assignee  Authorized Representative

Prefix  First Name  Middle Name  Last Name

Name

**Proof of Identity (Pol) of Related Person**

PAN No.  Aadhar No.

Voters ID

Passport No.  if passport, passport expiry date

Driving License  if DL, DL expiry date

NREGA Job Card  Others  (Pls Specify)

(any document notified by the central government)

Simplified Measures Account - Document Type code  Identification Number

**Remarks (If any)**

Entity Details

Applicant

Co-Applicant

Guarantor

Company/Business Type  Partnership  Proprietorship  Others

Name of the Company/Business

Date of Incorporation           Date of Commencement of Business

Place of Incorporation         Country of Incorporation   Country of Residence as per Tax laws

Identification Type  Tax Identification Number (TIN)

PAN

Number of controlling person(s) resident outside India for tax purposes

(Please provide details of each Controlling Person resident outside India for Tax purposes separately in 'Annexure C1')

Nature of Business  Manufacturing  Service  Trading  Other (Pls Specify)  Sector

Industry Type  ID Document Type  ID No.

GST  Applicable  Not Applicable  Exempted GSTIN / UIN

GST Exemption Notification No.

Proof of Identity (PoI)

(Certified copy of any one of the following Proof of Identity[PoI] needs to be submitted)

- Certificate of Incorporation / Formation
- Registration Certificate
- Resolution of Board / Managing Committee
- Memorandum and Article of Association / Partnership Deed / Trust Deed
- Officially valid document(s) in respect of person authorised to transact

Current / Permanent / Overseas Address Details

Address Type  Residential / Business  Residential  Business  Registered Office  Unspecified

Proof of Address  Certificate of Incorporation / Formation  Registration Certificate

Address

District         Pin / Post Code         State / U.T Code   ISO 3166 Country Code

No of yrs at above address     no of years at current city     Residence type  Owned  Rented  Others (Pls Specify)

Correspondence / Local Address Details

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Address Type  Residential / Business  Residential  Business  Registered Office  Unspecified

Proof of Address  Certificate of Incorporation / Formation  Registration Certificate

Address

District         Pin / Post Code         State / U.T Code   ISO 3166 Country Code

Address In The Jurisdiction Where Entity Is Resident Outside India For Tax Purposes

Same as Current / Permanent / Overseas Address details  Same as Correspondence / Local Address details

Address Type  Residential / Business  Residential  Business  Registered Office  Unspecified

Proof of Address  Certificate of Incorporation / Formation  Registration Certificate

Address

District         Pin / Post Code         State / U.T Code   ISO 3166 Country Code

Preferred Mailing Address  Current  Office  Permanent (Pls specify the reason for this selection)

Contact person details for Operational/Financial Coordination

Name

Designation

Tel. (Off)         Tel. (Res)

FAX         Mobile

Email ID

Detail of Related Person (In case of additional related persons, please fill 'Annexure B1')

Addition of Related Person   
  Deletion of Related Person   
 KYC Number of Related Person (if available)

Related Person Type   
 Director   
 Promoter   
 Karta   
 Trustee   
 Partner  
 Authorised Signatory   
 Court Appointed Official   
 Beneficiary

Personal Details

Name    Prefix     First Name     Middle Name     Last Name   
 Father's / Spouse Name   
 Mother's Name   
 Date of Birth           
 Gender  Male     Female     Transgender   
 Marital Status  Married     Single     Others  
 Citizenship  Indian     Others (Pls Specify) \_\_\_\_\_  
 Residential Status  Resident Individual     Non Resident Indian     Foreign National     Person of Indian Origin  
 Occupation Type  Service (  Private Sector     Public Sector     Government Sector )  
 Others (  Professional     Self Employed     Retired     Housewife     Student )  
 Business     Not Categorized

TICK IF APPLICABLE     RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA

ADDITIONAL DETAILS REQUIRED\*

Country of Jurisdiction of Residence   
 Tax Identification Number or equivalent (If issued by jurisdiction)   
 Place / City of Birth\*     ISO 3166 Country Code of Birth

Property Details

Type of Property  Residential     Commercial     Mixed     Industrial   
 Property Usage  Residential     Commercial     Mixed     Industrial  
 Property Address    Flat No./House No.     Building Name     Plot No.   
 Address Line 1   
 Address Line 2   
 Street Name     Landmark   
 Taluka/Tehsil     Village/City     District   
 Pin Code     Usage  Self Occupied     To-Let/Investment   
 If Property Purchase  Under Construction     Ready Possession  
 Property Age \_\_\_\_\_    Applicable Market Rate \_\_\_\_\_    Property Value \_\_\_\_\_    Area (Sq.Ft) \_\_\_\_\_    Land Area \_\_\_\_\_    Constructed Area \_\_\_\_\_  
 Current Owner Name   
(Builder Name in case it is a builder purchase)

Proof of Identity (PoI)

PAN No.     Aadhar No.   
 Voters ID   
 Passport No.     ii passport, passport expiry date          
 Driving License     if DL, DL expiry date          
 NREGA Job Card     Others (Pls Specify) \_\_\_\_\_  
(any document notified by the central government)  
 Simplified Measures Account - Document Type code      Identification Number

Proof of Address (PoA)

Address Type  Residential / Business     Residential     Business     Registered Office     Unspecified  
 Proof of Address  Passport     Driving Licence     UID (Aadhaar)     Voter Identity Card     NREGA Job Card  
 Others (Pls Specify) \_\_\_\_\_     Simplified Measures Account - Document Type code

Address   
  
    City / Town / Village   
 District     Pin / Post Code     State / U.T Code     ISO 3166 Country Code

Proprietorship Firm	Name	DOB	Nationality	Residential Address	If Minor Provide Name & Contact No. of Guardian	
Proprietor						
GPOA Holder						
Others	Name	DOB	Nationality	Residential Address	Share Holding %	If Minor Provide Name & Contact No. of Guardian
Partner/Director/Shareholder Details						
Partner/Director/Shareholder Details						

Partner/Director/Shareholder Details						
Partner/Director/Shareholder Details						
Partner/Director/Shareholder Details						

In case the number of shareholder's holding more than 20% Share capital or number of partners exceeds the above provided space then please provide details in a separate sheet.

#### Existing Loans

Loan/Facility	Financer's Name	Account No.	Loan Amount	Tenure Months	EMI/Interest	Commencement Date	Current Outstanding

#### Bank Details

Sr. No.	Name of Account Holder	Name of Bank	Branch	Current/Savings/OD (If OD Please Specify Limit)	Account No.	Banking Since
1.						
2.						
3.						
4.						

#### Processing fees

Instrument Type  Cheque  DD Instrument Date

Instrument No

Amount (In `)

Bank Name

#### Reference 1

Name

Relationship

Address

Landmark                 City

State                 PIN

No of yrs at above address       No of yrs at current City

Residence Type  Owned  Rented  Others \_\_\_\_\_ (Pls Specify)

Landline                 Mobile

Email

#### Reference 2

Name

Relationship

Address

Landmark                 City

State                 PIN

No of yrs at above address       No of yrs at current City

Residence Type  Owned  Rented  Others \_\_\_\_\_ (Pls Specify)

Landline                 Mobile

Email

#### Rate of Interest

The rate of interest applicable for floating rate lending products is determined with reference to the BSL Long Term Reference Rate ( i.e. BSL LTRR) and customer margin communicated in the sanction Letter at the time of origination and thereafter.

The LTRR may change from time to time and any revision in this rate will have an impact on the interest rate. Any change in rate of interest can impact Equated Installments or Tenure or both.

Customer would be required to service the loan monthly at the rate set out in the Loan agreement.

#### Fees and Charges

- Please refer to the Schedule of charges for the latest fees and charges updated on our website <http://berylsecurities.com>. Customer can also make enquiries at any branch of Beryl Securities Limited (BSL) or with BSL's Customer service.
- Any fees and charges mentioned in the Sanction Letter are the rates applicable on the date of issue of the Sanction Letter and are subject to change from time to time.
- Any government tax as applicable on the fees and charges shall be payable by the Borrower.

#### Liability of Borrower

Where the Loan is provided to more than one Borrower, then the liability of the Borrower to repay the Loan together with interest and all other amounts and to observe the terms and conditions of the Agreement/ and any other agreement(s), document(s) made between the Borrower and BSL in respect of the Loan will be joint and several.

#### Security

- The loan will be secured by Equitable/Registered mortgage/extension of mortgage of land and building/flat for which the loan is to be sanctioned.
- BSL shall have the right to decide, in its sole discretion, the type, manner and the timing of creation of mortgage or any other security; and/or any additional security to be created by the Borrower for securing the Loan and all other amounts due to BSL. The Borrower is bound to create such security and shall duly execute documents evidencing the same as may be required by BSL.
- Loan which is being offered is based on the understanding, that the property is located in India and within BSL's approved city limits. Even if the property is within the specified limits, BSL may refuse to disburse the loan if the property does not meet BSL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- Borrower shall procure prior written consent of BSL before renting out the mortgaged property/ies or any part thereof or before making any structural alterations in the mortgaged property/ies.

## Conditions for Disbursement of Loan

BSL shall be entitled to revoke the sanction of the facility/ies, inter alia, in any of the following circumstances:

- Assessment / verification checks not satisfactory to BSL
- Legal verification/ technical valuation of the underlying asset is not satisfactory to BSL
- There is any material change in the purpose(s) for which the facility is being sanctioned
- In the sole judgement of BSL, any material fact has been concealed and/or BSL becomes subsequently aware of during the tenor of the loan.
- Accepted copy of the Sanction Letter not received within the specified period
- Any statement/ information made by or on your behalf is misleading, unsatisfactory or is incorrect
- There is a default or breach or violation of any condition of this or any other facility offered/availed by you from BSL
- Loan Agreement/ any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by BSL in connection with the Facility/ies.

Provided further that notwithstanding anything to the contrary contained in the Sanction Letter and Loan agreement, BSL may at its sole and absolute discretion at any time, terminate, cancel or withdraw the Facility or any part thereof (even if no / partial disbursement is made) without any liability and without any obligations to give any reason whatsoever, whereupon all principal monies, interest thereon and all other costs, charges,

## Repayment

"EI" or "Equated Installments" shall mean the amount payable by the Borrower(s) at such period of rests as provided for in the Sanction Letter, to BSL comprising of Interest, or as the case may be, principal and Interest calculated on the basis of such period of rests at the Interest Rate applicable as stated in the Sanction Letter or loan agreement and is rounded off to the next rupee.

## Default

- If you do not pay or are late in paying any EI, BSL will report the non payment to various credit bureaus. This may have an adverse effect on your credit rating and affect your ability to obtain credit from other Lenders. To avoid any adverse credit history with credit bureaus, customers should ensure that timely payment of the amount due on the loan amount is duly made.
- If an "Event of default" (as defined under the Loan Agreement) happens, you will be asked to pay penal interest or such other rate of interest as decided by BSL. For Default interest rate / charges for non conformance, Please refer to Schedule of Charges for more details.

## Prepayment and Foreclosure

- In the event of sale of security, Loan needs to be pre-closed with all dues and charges. Alternatively property can be swapped as acceptable to BSL with applicable charges.
- The customer can prepay/foreclose the loan by giving a notice in writing and pay in accordance with the prepayment / foreclosure rules of BSL, along with prepayment/foreclosure charges if any (Please refer to Schedule of Charges for more details).
- The original documents of the customer submitted to BSL, would be returned within 15 days of satisfactorily closing the loan, as per the conditions of the loan agreement signed by the customer.

## Customer Service

For any service related issue, Customer can get in touch with BSL by:

- Calling BSL Customer Service Desk on the numbers provided on our website
- Placing a request online by logging onto [www.adityabirlafinance.com](http://www.adityabirlafinance.com)
- Contacting the Relationship Manager (RM) at any of our branches

## Insurance declaration

I/We hereby declare that I/We would like to opt for insurance plan offered by insurance company in association with BSL. I/We have carefully read and understood the contents of the brochure. I/We have understood that the Loan/Facility amount sanctioned by BSL is unconditional to my/our opting for the Insurance & undertake to pay the requisite premium at the time of disbursement of the loan. I confirm that I am voluntarily participating in this program and am aware that the loan is available without the insurance as well.

## Declaration

1. I/We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. 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 or law/other authorities for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my /our assets. 4. I/We declare that I/We have not made any payments in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application. I/we shall not hold Beryl Securities Limited. (hereinafter referred to "BSL") liable for any such payments made by us to the executive collecting this application. 5. I/We understand and acknowledge that BSL shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject our application and BSL shall not be responsible 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 reasons of such rejection, or any delay in notifying me/us of such rejection, of our application. 6. I/We understand and am/are aware that the processing fees collected from me/us by BSL, is for the purpose of BSL reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether BSL sanctions this loan application of mine or not. 7. I/We confirm that I /we shall not use the products or the credit /loan facility(s) (or any part thereof) for any improper/illegal or unlawful purpose/ activities. 8. I/We shall inform to BSL regarding any changes in my /our address(s) or my employment or profession. 9. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this application form and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned /required to be done for this. 10. I/We confirm that I/we shall cooperate with BSL and furnish additional documents and/or shall execute such other documents, if necessary to enable BSL to abide by/comply with all other existing /further directives of the statutory /regulatory authorities/any other authority acting under any Law. 11. I/We hereby give consent to the BSL or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorize the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. 12. I/We Agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the abovementioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the BSL. 13. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. 14. I/We hereby provide our consent to BSL to obtain the Applicant(s) information from Credit Information Company and/or information utility and/or such institution set up under the provisions of law from time to time, as and when required.

## IMPORTANT NOTE

- That the receipt of your application form for the loan does not imply automatic approval of your loan by BSL. BSL may request for additional documents other than those in connections with the application. I/We confirm that executive who collected my /our applications/ documents has informed me/us and I/we am/are fully aware: 1. That government tax as may be applicable from time to time will be charged in connection with the Loan. 2. That BSL will not be liable for loss or delay in receipt of the documents. 3. That incomplete/defective applications will not be processed and BSL shall not be responsible for any manner for the resulting delay or otherwise. 4. That the applications forms, documents/ photographs will not be returned under any circumstances once submitted to BSL. 5. That approval for the applications is the sole discretion of BSL. 6. That the quantum of the loan will be finally decided by BSL and BSL has not made any commitment to me/us regarding the same. 7. That equated installments (EMI) will be due on 1st / 5th of every month (strikeout which is not applicable)
- The Most Important Terms and Conditions mentioned above are an indicative list of terms and conditions of our loan products. These Terms and Conditions are further described in our loan agreement under relevant sections / schedules and therefore should be read in conjunction with those mentioned in the loan agreement.

Applicant's Signature

Co-Applicant's Signature

Place \_\_\_\_\_

Date \_\_\_\_\_

Common Document Checklist - All the submitted documents to be self-attested by the customer

<ul style="list-style-type: none"> <li>■ Dully Filled and signed Application Form (with cross signed photographs of App/Co-App/Guarantor)</li> <li>■ KYC Documents of all parties to the loan</li> <li>○ Identity Proof _____ (Specify)</li> <li>○ Signature Proof _____ (Specify)</li> <li>○ Proof of Residence _____ (Specify)</li> <li>○ Proof of Office _____ (Specify)</li> <li>○ Proof of _____ Qualification _____ (Specify)</li> </ul>	<ul style="list-style-type: none"> <li>■ Non-Refundable Fee Cheque</li> <li>■ Photocopy of Property Papers (where Property is Identified)</li> <li>■ Details of Limits and Loans availed</li> <li>■ Copy of PAN Card</li> <li>■ Repayment Track Record (if applicable)</li> <li>■ Bank Verification Form</li> <li>■ Latest Loan outstanding statement for _____ Refinance cases</li> </ul>	<p style="text-align: center;"><b>Additional Documents - Salaried</b></p> <ul style="list-style-type: none"> <li>■ Last 3 months Salary Slip or Salary Certificate</li> <li>■ Latest Form 16</li> <li>■ Latest 6 months Bank Statement where direct salary is being credited</li> </ul> <p style="text-align: center;"><b>Additional Documents - Self Employed/Professional/Partnership/Company</b></p> <ul style="list-style-type: none"> <li>■ Financial Documents for 2 years</li> <li>○ ITR along with computation</li> <li>○ Balance Sheet, P&amp;L, Schedules</li> <li>○ Tax Audit Report</li> <li>■ Partnership Deed &amp; MOA/AOA</li> <li>■ List of Directors/Shareholders attested by CA/Cs</li> <li>■ Latest 6 months Bank Statement (Both Business and Savings)</li> <li>■ VAT/Sales Tax returns for current financial year</li> </ul>
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FOR OFFICIAL USE ONLY

Application Form No. _____	Date of Application	<table border="1" style="display: inline-table; text-align: center; width: 100px; height: 20px;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y	Product _____
D	D	M	M	Y	Y	Y	Y				
Branch Name _____	Branch Code _____		Sub-Product _____								
Location Name _____	Location Code _____		Scheme Group _____								
Channel Name _____	Channel Code _____		Scheme _____								
Sales Manager Name _____	Sales Manager Code _____		Sub-Scheme _____								

Acknowledgement

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

Dear Sir/Madam,

This is to acknowledge that BSL has received your application form for \_\_\_\_\_ of Rs. \_\_\_\_\_  
 BSL shall communicate its decision on your application within 15 working days. This is subject to submission of all documents and conforming to internal guidelines of BSL. Terms and Conditions are also available on our website : [www.berylsecurities.com](http://www.berylsecurities.com)

Business Development Manager: \_\_\_\_\_ Channel Name: \_\_\_\_\_ Contact No: \_\_\_\_\_

Date: \_\_\_\_\_ Email ID: \_\_\_\_\_ Signature: \_\_\_\_\_



**Loan Against Property**  
 Beryl Securities Limited

Beryl Securities Limited  
 133, Kanchan Bagh, Indore  
 (M.P) - 452001  
 CIN: L67120MP1994PLC008882  
[www.berylsecurities.com](http://www.berylsecurities.com)

