



Residential Status	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO / OCI	<input type="checkbox"/> Resident <input type="checkbox"/> NRI <input type="checkbox"/> PIO / OCI
Name of country, in case of NRI / PIO / OCI	-----	

**If NRI, please provide Power of Attorney details:** Name ----- Relationship -----

Address ----- City ----- Pin -----

State ----- Country ----- Mobile ----- Email -----

2 Employment / Entity Details	<input type="checkbox"/> Applicant	<input type="checkbox"/> Co-Applicant	<input type="checkbox"/> Co-Applicant
Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Student	<input type="checkbox"/> Self Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Other -----	<input type="checkbox"/> Salaried <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Self Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Other -----
Entity / Employer Type	<input type="checkbox"/> Govt. <input type="checkbox"/> Private Limited <input type="checkbox"/> MNC <input type="checkbox"/> Other -----	<input type="checkbox"/> Public Limited <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship	<input type="checkbox"/> Govt. <input type="checkbox"/> Private Limited <input type="checkbox"/> MNC <input type="checkbox"/> Other ----- <input type="checkbox"/> Public Limited <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship
Employment Status <i>(if salaried)</i>	<input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Labour	<input type="checkbox"/> Part-time <input type="checkbox"/> Daily Wage <input type="checkbox"/> Other -----	<input type="checkbox"/> Regular <input type="checkbox"/> Contractual <input type="checkbox"/> Labour <input type="checkbox"/> Part-time <input type="checkbox"/> Daily Wage <input type="checkbox"/> Other -----
Self Employed - Business	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service	<input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Other -----	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service <input type="checkbox"/> Wholesale <input type="checkbox"/> Retail <input type="checkbox"/> Other -----
Nature of Business	-----		
Self Employed - Professional	<input type="checkbox"/> Doctor <input type="checkbox"/> CS	<input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> Other -----	<input type="checkbox"/> Doctor <input type="checkbox"/> CS <input type="checkbox"/> Architect <input type="checkbox"/> CA <input type="checkbox"/> Other -----
Experience in current job / business	----- Years ----- Months		----- Years ----- Months
Total Work Experience	----- Years ----- Months		----- Years ----- Months
Designation	-----		
Income to be considered	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
DIN <i>(if applicable)</i>	-----		
Official Email ID <i>(To be considered as preferred ID)</i>	-----		
Office Landline	----- Extn: -----		----- Extn: -----
Employee ID Number <i>(if salaried)</i>	-----		
Name of the Employer	-----		
Address of Employer / Business	-----		
	Landmark -----		Landmark -----
	City ----- Pin -----	City ----- Pin -----	
Registered Address <i>(to be used for GST)</i> <input type="checkbox"/> Same as above	-----		
	Landmark -----		Landmark -----
	City ----- Pin -----	City ----- Pin -----	
KYC <i>(For non-individual entities)</i>	CIN -----	-----	
	TAN -----	-----	
	PAN -----	-----	

GST No. -----

3 Bank Account Details <i>(Applicant &amp; Co-applicant - Salary account for salaried or main account for self employed)</i>					
Name of Account Holder	Account Type	Bank Name	Branch Name	Account Number	MICR / IFSC

**4 Loan Details**

Amount Requested ₹ _____, Tenure (Months) _____, EMI ₹ _____	Interest Rate <input type="checkbox"/> Floating <input type="checkbox"/> Fixed
Purpose of Loan <input type="checkbox"/> Home Purchase <input type="checkbox"/> Plot Purchase <input type="checkbox"/> Plot & Construction <input type="checkbox"/> Lease Rental Discounting <input type="checkbox"/> Construction <input type="checkbox"/> LAP - Residential <input type="checkbox"/> LAP - Commercial <input type="checkbox"/> Loan Against Plot <input type="checkbox"/> Balance Transfer of Existing Loan <input type="checkbox"/> Top-up <input type="checkbox"/> Non - Residential Property Purchase	
End use of loan (Applicable for LAP and Top-up) _____	
Repayment Mode <input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly (Applicable only for Secured Business Loans)	
If BT, Loan Amount O/S ₹ _____, Loan Since (Months) _____, EMI ₹ _____	
Name of the Financial Institution _____	
PMA Declaration:	Is this your first house? <input type="checkbox"/> Yes <input type="checkbox"/> No Annual Household Income <input type="checkbox"/> Upto ₹3 Lakh <input type="checkbox"/> >₹3 Lakh - ₹6 Lakh <input type="checkbox"/> >₹6 Lakh - ₹12 Lakh <input type="checkbox"/> >₹12 Lakh - ₹18 Lakh

**4A Requirement of Funds Sources of Funds**

Land cost, if any ₹ _____	Amount Paid Already ₹ _____
Construction / Purchase cost ₹ _____	Savings from Bank / Investments ₹ _____
Stamp Duty / Registration ₹ _____	Others ₹ _____
Others ₹ _____	Loan Required ₹ _____
Market Value (for LAP) ₹ _____	Total ₹ _____
Total ₹ _____	Total ₹ _____

**5 Details of Property (To be purchased / offered as security)  Property not identified**

Address _____ _____ Landmark _____ City _____ Pin _____ State _____ Country _____	Status of Property <input type="checkbox"/> Ready <input type="checkbox"/> Under Construction Type of Property <input type="checkbox"/> Flat <input type="checkbox"/> Independent <input type="checkbox"/> Plot <input type="checkbox"/> Other Type of Transaction <input type="checkbox"/> Direct Allotment <input type="checkbox"/> Developer <input type="checkbox"/> Re-Sale
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Name of all owners, co-owners of the property being offered as security

1. \_\_\_\_\_ 2. \_\_\_\_\_  
3. \_\_\_\_\_ 4. \_\_\_\_\_

**6 Financial Information**

Savings / Investments			Loans Taken			
	Applicant	Co-Applicant	Applicant		Co-Applicant	
	Applicant	Co-Applicant	Lender Name	Outstanding Amt.	Lender Name	Outstanding Amt.
Monthly Income	₹ _____	₹ _____		₹ _____		₹ _____
Monthly Expense	₹ _____	₹ _____		₹ _____		₹ _____
Savings in Bank	₹ _____	₹ _____		₹ _____		₹ _____
Immovable Property	₹ _____	₹ _____		₹ _____		₹ _____
Life Insurance	₹ _____	₹ _____				
Other Assets			EMI	Balance Tenure	EMI	Balance Tenure
	₹ _____	₹ _____	₹ _____	_____ Months	₹ _____	_____ Months
	₹ _____	₹ _____	₹ _____	_____ Months	₹ _____	_____ Months
	₹ _____	₹ _____	₹ _____	_____ Months	₹ _____	_____ Months

**7 Processing Fee**

Amount ₹ \_\_\_\_\_ Cheque / Demand Draft No. \_\_\_\_\_ Date: D D / M M / Y Y Y Y  
Bank Name \_\_\_\_\_

**8 Reference ( 2 references, one related and the other unrelated, also ensure neither reference is a PCHF employee )**

Name _____	Name _____
Relation _____	Relation _____
Address _____ _____ Landmark _____	Address _____ _____ Landmark _____
City _____ Pin _____	City _____ Pin _____
Mobile _____ Landline _____	Mobile _____ Landline _____
Email _____	Email _____

## 9 Other Information

Which branch of PCHF would you like to service the loan from? .....

Are you C-KYC compliant?  Yes  No If Yes, KIN .....

Have you previously applied for a loan or given guarantee for any borrowers of PCHF?  Yes  No

If yes, please provide Lead ID / Loan account number .....

Would you like an insurance cover?  Life  General Do you want funding for the same?  Yes  No

Where may we contact you?  Current Add.  Permanent Add.  Office Add.

How did you get to know about PCHF?  TV  Newspaper  Radio  Website  Friends & Relatives  Other .....

## 10 For office use only

Sourced by?  DSA  DST  Direct  Connector Name ..... Code .....

ASM / BSM Name ..... ASM / BSM Code ..... SM / RM Name ..... SM / RM Code .....

GST No. of Branch ..... State Code .....

## 11 Declaration

I/We apply for a loan duly secured by the mortgage of the immovable property or such other securities as may be required by Piramal Capital & Housing Finance Ltd. (PCHF) I/We declare and confirm:

- That all the particulars and information given in the application form and other documents are true, correct, complete and updated in all respects. I/We have read and understood the said contents which have also been explained to me / us in vernacular;
- That no material and relevant information to this application has been withheld / concealed;
- I/We agree that PCHF shall be entitled to presume that any communication received by PCHF through the above mentioned Preferred Email ID / Mobile Number have been actually given by me / us and is genuine, valid & binding on me / us. PCHF shall at no point of time be held liable & responsible to ensure or ascertain the validity of the said communication received through the Preferred Email ID / Mobile Number. All the communications received by PCHF from the Preferred Email ID / Mobile Number shall be binding on all the applicants of the loan.
- That no insolvency or bankruptcy proceedings have been initiated against me / us nor have I / we ever been adjudicated insolvent;
- That there has never been an award or an adverse judgement or decree in a court case involving breach of contract, tax malfeasance or other serious misconduct which shall adversely affect my / our ability to repay the loan;
- I/We have never been a defaulter with PCHF or any other financial institution;
- That I / we have not made any payments whether in cash or kind along with or in connection with this application to any executive / individual collecting my / our application, nor have I / we indulged in any undesirable or unethical practices for the purposes of availing this facility. I / We shall not hold PCHF liable for any such payments made by me / us to the executive / individual collecting this application;
- That if any discrepancy is found or observed in the information given above and the documents produced in support thereof, PCHF shall have the sole discretion to cancel the sanction at any stage and recall the loan if already disbursed, in such an event, the processing fee shall be liable to be forfeited;
- PCHF shall be under no obligation to refund the registration / upfront / processing / any other fee along with applicable taxes in any event;
- I/We undertake to inform PCHF regarding any change in respect to the above information submitted including change in address, income and telephone numbers etc;
- To pay processing charges as applicable and charged by PCHF;
- Having read and understood the terms and conditions relating to the sanction of the loan, I / we hereby agree to be bound by the said terms and conditions or by the revised additional terms and conditions which may at any time hereinafter be made while the loan availed by me / us is still outstanding;
- I/We agree that PCHF reserves the right to charge the rate of interest and other charges as mentioned in sanction letter and in the loan agreement based on the category of customers, their risk profile and product type on such reset date and reset frequency as decided by PCHF.
- I/We authorize PCHF its agent to obtain my / our credit report from credit bureau agencies as recommended by NHB / Regulatory Authorities, Government of India, third party entities; to share information at periodical basis to credit bureaus, to make references, enquiries and obtaining information of this application which PCHF considers necessary;
- I/We shall indemnify PCHF against any loss or damage (which PCHF may suffer) as a result of any action / claim raised by such institutions or any third party for making reference, conducting investigations and / or making disclosures in terms of the preceding clause;
- I am / we are interested in the products and services provided by Piramal Group and agree that my / our contact information may be used for sharing promotional information about other products / services that Piramal Group, affiliates, business partners and related companies may be offering, and which Piramal Group believes may be of interest or benefit to me / us. PCHF may use external agencies to conduct legal and technical investigations as well as document and field investigations.
- My / Our place, address or state, indicated by me / us in this application will be used by PCHF for any requirement(s) under Goods and Services Tax Act, 2017 (GST) and it shall be my / our responsibility to inform PCHF of any change in the current address and shall indemnify PCHF in the case of any losses because of a failure and / or delay to inform PCHF;
- I/We confirm that I / we shall not use the products or the credit / loan facility(ies) (or any part thereof) for any improper / illegal or unlawful purpose / activities;
- That PCHF shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject my / our application and PCHF 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;
- That I am / we are competent and fully authorized to give declaration, 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;
- That I / we shall cooperate with PCHF and furnish additional documents and / or shall execute such other documents, if necessary to enable PCHF to abide by / comply with all other existing / further directives of the statutory / regulatory authority / any other authority acting under any law;
- I hereby consent to receiving information from Central KYC Registry through SMS / e-mail on the above preferred number / email address.
- I/We hereby consent and submit voluntarily at my/our own discretion and without coercion, the physical copy of Aadhaar card /e-Aadhaar / offline Aadhaar xml as issued by UIDAI (Aadhaar), with PCHF and/or any Third Party to establish my / our identity / address proof for the purpose of processing my loan application (Purpose) and voluntarily give my consent in my name(s) and individual capacity(ies) using my Aadhaar or as an authorized signatory in non-individual accounts. I/We hereby explicitly authorise PCHF and any other third party appointed by PCHF (Third Party) to fetch and verify my/our information regarding Aadhaar Number, Aadhaar XML, Virtual ID, e-Aadhaar, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication detail and/or biometric information ("Aadhaar Information") from UIDAI for the Purpose as mentioned above. I/We agree to take all the necessary actions required for the purpose of authenticating and verifying my/our Aadhaar Information. I/We fully understand and accept sole and complete responsibility for any issues, legal suits, damages, losses, penalties, fines or liabilities ("Losses") arising out of my/our sharing of Aadhaar Information and authorising PCHF and/or Third Party for fetching my/our Aadhaar Information and that I/We shall fully hold harmless PCHF and/or Third Party, its representatives, employees and directors for any losses arising out of such request and actions. I/We understand and agree that the consent and purpose of collecting Aadhaar has been explained to me in local language. PCHF has informed me that my/our Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law and is not stored by the Third Party. I/We give a valid, binding, irrevocable and explicit authorisation and consent as maybe required under applicable laws, rules, regulations and guidelines for availing the Aadhaar API services of PCHF and/or Third Party including, but not limited to the transmission and storage of my/our Aadhaar Information by PCHF and/or Third Party.
- I/We hereby declare that I/we will provide my/our current address to PCHF if my current address is different from the one mentioned in my Aadhaar card or identity information available in the Central identities Data Repository.
- On rejection / withdrawal of the loan, PCHF shall be under no obligation to return the documents submitted by me / us along with the application form.
- Interest Rate for each loan will be decided after considering various factors such as customer profile, tenor of loan, type of loan, value of security etc. Gradation of interest will be based on factors such as Credit Bureau score, income, etc. For more details, please refer to our website [www.piramalfinance.com](http://www.piramalfinance.com)."

27. Insurance Related :

My/Our contact details may be used by PCHF for sharing promotional information about other products / services that Piramal Group, affiliates, business partners and related companies may be offering: Yes/No

I/We would like to avail the insurance products arranged by PCHF - Yes / No

I/We need funding for insurance premium: Yes/No

PCHF is registered with IRDAI bearing Certificate of Registration No CA0052 to act as a Corporate Agent (Composite) & is a Group Insurance Organizer/ Administrator/Master Policy holder and thereby authorised to solicit and service insurance business of both Life and General Insurance. For more details please visit our website [www.piramalfinance.com](http://www.piramalfinance.com).

Contract of Insurance is between the Insurance Company and the insured / policyholder. Insurance products are offered & underwritten by the insurance company & PCHF does not underwrite the risk or act as an insurer.

Insurance is a subject matter of solicitation

Participation by PCHF's customers in any insurance product is optional and purely on a voluntary basis & Customer may opt for insurance through PCHF or open market at his/her sole discretion.

Note : If the Applicant / Co-Aplicant is Non Individual then authorised signatory to sign and affix company / firm rubber stamp.

28. Applicant(s) declaration in respect to relationship with Director / Senior Officer of PCHF.

Relationship of the Applicant(s)	Yes	No
I am a director of PCHF, or we are a firm in which any director of PCHF is interested as a partner / manager / employee or as a guarantor or holds substantial interest	<input type="checkbox"/>	<input type="checkbox"/>
I / we am / are a relative of director of PCHF / senior officer of PCHF or we are a firm (Partnership / Hindu Undivided family) in which any relative of director of PCHF interested as a partner / guarantor or we are a company in which any relative of the director of PCHF hold substantial interest or is interested as a director or guarantor. If yes, mention the details below	<input type="checkbox"/>	<input type="checkbox"/>

Note: The term "relative & senior officer" shall have the meaning assigned to it under the Companies Act, 2013"

I/We understand and consent that if the above declaration made by the me/us is found to be false, PCHF shall at its discretion be entitled to revoke and/or recall the loan sanctioned to me us

**In the event that the applicant / co-applicant are related to any Director of PCHF / Senior officer(s) of PCHF:** I declare(s) that the /we am / are related to the directors and / or Senior Officer (s) of PCHF as specified hereto

Sr No.	Name of Director(s) / Senior Officer(s)	Designation	Relationship

Applicant / Co-Aplicant Signature

Co-Aplicant Signature

Date :

Date :

Place :

Place :

### Personal Data

At Piramal Capital & Housing Finance Limited ("PCHF"), we respect your privacy. By providing your personal data on this form, you agree to PCHF, and / or its affiliates and / or assigns use of this information for its business purposes including but not limited to credit evaluation, due diligence, legal / regulatory obligations and risk management procedures. Any and all information collected will be processed in a fair and secure manner. We shall use reasonable technical and organizational measures to ensure the security and confidentiality of Personal Data. For more information you may visit our "Privacy Policy" on <https://www.PiramalFinance.com>.



# Piramal Finance

**Piramal Capital & Housing Finance Limited**

(Formerly known as Dewan Housing Finance Corporation Ltd.)

Registered Office Address: 601, 6th floor, Aariti Building, Aariti Corporate Park, Kamani Junction,  
Opp. The Station, IBS Marg, Kurla (W) Mumbai MH-400070 | CIN: U05910MH1994PLC02659

**PiramalFinance.com | 1800 2666 444**

## Acknowledgement

We confirm having received the upfront processing fee cheque of ..... favouring Piramal Capital & Housing Finance Ltd.,  
 via Cheque / Demand Draft No. .... drawn on ..... Please note we do not accept processing fee in cash.  
 Sales Representative ..... Phone ..... Service Branch .....  
 Lead ID Number ..... Email ..... Signature .....

A complete form with the necessary documents will help us process your application faster, please take photocopies of all the documents that are submitted to PCHF (including this application form) for your personal record.

1. The application form is provided to obtain relevant details to help us process your application. Any other information that you feel is necessary can be detailed in a covering letter.
2.  where applicable e.g. indication of marital status.
3. All details must be filled in. If not applicable, please write NA
4. Applicants should ensure that the application form is complete in every respect and all the required documents are submitted with the application form.

For fair practice code and lodging complaints, please visit our website [www.PiramalFinance.com](http://www.PiramalFinance.com)

### INSTRUCTIONS TO FILL THE FORM