



Business Loan Application Form

Please enter all financial nos. (₹ in lakhs)

All Fields Mandatory

Details of Company/ Partnership/ Proprietor Firm

Name of Applicant

Legal Status Pvt. Ltd. Public Ltd. HUF Registered Partnership Unregistered Partnership Proprietorship Concern

Year of Incorporation ROC Registration No./ Partnership Deed No.

PAN No./GIR No. Sales Tax Registration No.

Registered Office Address

Ownership Owned Rented Buildup Area _____

Landline No. Fax No.

No. of Branch/ Marketing Office _____ Name of Cities _____

No. of Owned Branches _____ No. of Rented Branches _____

No. of Employees _____ Permanent Employees _____ Temporary Employees _____

Advance Tax Paid Yes No

Credit Rating (if any) _____ Name of Rating Agency _____

Details of Contact Person

Name

Designation

Mobile No.

E-mail ID

Promoters and Management Profile

Profile of Directors/Partners/Proprietor	1	2	3
Name of Directors			
Relationship with Promoters			
Date of Birth			
Educational Background			
Experience in Industry			
Contact Nos.			
Networth (as per latest IT return) (₹ in lakhs)			

Details of Shareholding Pattern in Public Ltd. / Pvt. Ltd. / Ltd. and Partnership Firm

Name of Shareholder	No. of Shares	% Holding	Relationship with Promoters

Details of Associate / Group Company/ies & Firm/s

Name of Company/Firm/ Partnership			
Profile of Business			
Sales in Last Financial Year			
PAT in Last Financial Year			
Total Borrowings			
Total Networth			

Details of Business**Business Profile (Can be also provided as an annexure also)**

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Details of Products (Can be also provided as an annexure also)

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Current Year Sales (Only Past 6 Months) :

Month	Sales (in ₹ Lakhs)

Name of Customers (Only top 5)	Sales in Last FY	Average Credit Period	% of Last FY sales	Name of Contact Person	Contact No.

Name of Suppliers (Only top 5)	Purchases in Last FY	Average Credit Period	% of Last FY Purchases	Name of Contact Person	Contact No.

Details of Banking Relationships**Working Capital Facility:**

Bank Name			
Fund Based Facility			
Facility Amount (₹ Crs.)			
O/S as on Latest Date			
Non-Fund Based Facility			
Facility Amount (₹ Crs.)			
O/S as on Latest Date (₹ Crs.)			
Length of Relationship			

Term Loans & Business Loans:

Bank Name			
Purpose			
Facility Amount (₹ Crs.)			
O/S as on Latest Date			
Repayable in Current FY (₹ Crs.)			
Repayable in Next FY (₹ Crs.)			

Proposed Facility/ies

Fund Based Facility	Facility Amount (₹ Crs.)	Tenure
Term Loan		Year
Business Installment Loan		Year
Working Capital Demand Loan		One Year
Line Of Credit		One Year
Transaction Banking Facility		One Year

Proposed Securities

Fund Based Facility	Estimated Value	Particulars

LIST OF DOCUMENTS (Self Attested Copies):

Sr. No.	Particulars	Submission
1.	Audited Financials for Last 3 years	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	Provisional Financials (Balance Sheet and Profit & Loss Statement) for Last FY with Schedules	<input type="checkbox"/> Yes <input type="checkbox"/> No
3.	CMA data for Current FY and Future Financial Years with company signatory – Only in case of Corporate Loan	<input type="checkbox"/> Yes <input type="checkbox"/> No
4.	Projected Turnover on Company Letter Head	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.	ITR returns for Company and ITR Returns for Promoters along with Statement showing Computation of Income of the Promoters with Acknowledgement from IT Department	<input type="checkbox"/> Yes <input type="checkbox"/> No
6.	Analysis of Debtor (More than 180 days outstanding)	<input type="checkbox"/> Yes <input type="checkbox"/> No
7.	Tax Audit Reports for Last 3 years	<input type="checkbox"/> Yes <input type="checkbox"/> No
8.	Bank Statement for the Last 6 months	<input type="checkbox"/> Yes <input type="checkbox"/> No
9.	RTR to be given for all Term Loans, Car and other Loans availed by the Company	<input type="checkbox"/> Yes <input type="checkbox"/> No
10.	RTR to be taken for Loans greater than ₹ 5 Lakhs in the name of the Promoters (only to be taken if no Loan has been taken by the Borrower Entity)	<input type="checkbox"/> Yes <input type="checkbox"/> No
11.	Details of Existing Bank Borrowings – from Banks as well as FIs. Indicate Limit, Outstanding, Overdue, Repayment Schedule, since when Overdue, Securities, Guarantees etc. and whether the Credit Limits are under sole Banking or Multiple Banking Arrangement	<input type="checkbox"/> Yes <input type="checkbox"/> No
12.	Copies of Sanction Letters from all Banks and Institutions for Secured as well as Unsecured Loans	<input type="checkbox"/> Yes <input type="checkbox"/> No
13.	List of Property Document held with the Existing Banker / Copy of MOE	<input type="checkbox"/> Yes <input type="checkbox"/> No
14.	Memorandum of Association and Articles of Association/Registered Partnership Deed	<input type="checkbox"/> Yes <input type="checkbox"/> No
15.	PAN Card of Company	<input type="checkbox"/> Yes <input type="checkbox"/> No
16.	Address Proof of Company - Light Bill, Telephone Bill	<input type="checkbox"/> Yes <input type="checkbox"/> No
17.	(a) Certificate of Incorporation (b) Shop Establishment License, (c) Trade License (any one of them)	<input type="checkbox"/> Yes <input type="checkbox"/> No
18.	Latest Form 20B	<input type="checkbox"/> Yes <input type="checkbox"/> No
19.	PAN Card, Address Proof – Passport Copy, Light Bill, Telephone Bill	<input type="checkbox"/> Yes <input type="checkbox"/> No
20.	Profile / Bio data of Directors (including experience proof, if possible)	<input type="checkbox"/> Yes <input type="checkbox"/> No
21.	Profile of the Company	<input type="checkbox"/> Yes <input type="checkbox"/> No
22.	Product Profile	<input type="checkbox"/> Yes <input type="checkbox"/> No

We also confirm that:

- Our Company is not a BIFR referred Company nor has been declared a defaulter by any Financial Institution / Bank including Reserve Bank of India or sought financial reconstruction under any law.
- None of our Directors are related to any Director/ Senior Officer of Aditya Birla Group

We, the Borrower and Guarantor(s) confirm that ABFL can disclose the information and data furnished by them to ABFL and also those regarding the credit facility/ies enjoyed by the Borrower, conduct of accounts and guarantee obligations undertaken by Guarantor(s) to the Credit Information Bureau (India) Ltd. ("CIBIL"), or RBI or any other agencies specified by RBI who are authorized (India) to seek and publish information, and also to obtain information from these agencies/authorities/etc. with respect to the Borrower and/or Guarantors, so as to enable ABFL to appraise the Borrower's application for grant of such facility/ies.

We hereby irrevocably agree to and consent that ABFL may disclose at any time and share with or in any manner make available to any agencies, bureaus, affiliate companies, firms, associations, corporate bodies and other persons any information about me/us where such disclosure is necessary under law or where there is a duty to the public to disclose such information or where the interest or ABFL requires such disclosure. Additionally, ABFL may disclose such personal and financial information about me/us that is in the public domain.

We hereby agree and consent that ABFL may share/distribute any information including my/our personal information provided by me/us to its affiliates and subsidiaries including third parties where ABFL deems it necessary. Additionally we consent to ABFL using personal information and financial information for giving credit report and credit opinions about me/us to other Banks and financial institutions.

We understand and agree that the sanction / disbursement will be on the sole discretion of ABFL only and we shall not make any claim against ABFL in case this request is rejected or in case no loan is sanctioned or in case no disbursement is made for any reason whatsoever. We further understand and agree that the charges paid to ABFL towards out of pocket expenses and / or log-in/ processing fees are non refundable and upon the request for loan facilities being withdrawn by us or being rejected by ABFL for any reason whatsoever in the pre-sanction or post-sanction stage, we will not be entitled to any refund in part or in full.

We will adhere to terms and conditions governing the sanction of facility and will complete the required documentation at the earliest on sanction of the loan. We also understand that this request is considered valid until we cancel the same.

Thanking you,

Yours faithfully,

Director's/Authorised Signatory

For Internal Use

Referral Agent Name	
Referral Agent Code	
RM Name	
RM Employee ID	

Rate of Interest

Customer would be required to service the loan at pre-defined frequency at the rate set out in the Loan agreement/sanction letter/interest rate intimation letter

The rate of interest is linked to ABFL Long Term Reference Rate (i.e. ABFL LTRR) or ABFL Short Term Reference Rate (i.e. ABFL STRR) or any other pre-defined benchmark rate for floating rate lending products of the Lender. The LTRR or STRR or Benchmark rates may change from time to time and any revision in this rate will have an impact on the interest rate.

Calculation of Interest rate

The interest rate applicable is determined with reference to the ABFL Long Term Reference Rate (i.e. ABFL LTRR) ABFL Short Term Reference Rate (i.e. ABFL STRR) or any other benchmark rate and customer margin communicated in the sanction Letter/amendment letter/rate intimation letter at the time of origination and thereafter.

Change in Rate of Interest

The customers floating rate loans are linked to ABFL Long Term Reference Rate or ABFL Short Term Reference Rate (i.e. ABFL STRR) or any other pre-defined benchmark rate. Any change in LTRR or STRR or Benchmark Rate would also affect the rate of interest of loan of the customer. Any change in Rate of Interest can impact Equated Installments or Tenure or both.

Any change in LTRR or STRR will be updated on ABFL website from time to time.

Fees and Charges

- Please refer to the Schedule of charges for the latest fees and charges applicable to our products as updated on our website <http://adityabirlafinance.com>. Customer can also make enquiries at any branch of Aditya Birla Finance (ABFL) or with ABFL'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 Service Tax as applicable on the fees and charges shall be payable by the Borrower.

Liability of the 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 ABFL in respect of the Loan is joint and/or several.

Security

- The loan would be secured by immovable or movable property as acceptable to ABFL in its sole discretion..
- ABFL 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 as aforesaid. The Borrower is bound to create such security and shall duly execute documents evidencing the same as may be required by ABFL
- Loan which is being offered is based on the understanding, that the security is located in India and within ABFL's approved city limits. Even if the security is within the specified limits, ABFL may refuse to disburse the loan if the security does not meet ABFL's credit policies, guidelines and criteria as deemed fit by it in its sole discretion.
- In case the loan is secured by mortgage of any immovable property/ies, borrower shall procure prior written consent of ABFL 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

- ABFL 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 ABFL
 - There is any material change in the purpose(s) for which the facility is being sanctioned
 - In the sole judgement of ABFL, any material fact has been concealed and/or ABFL 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 ABFL
 - Loan Agreement/ any other documents related to disbursement being incomplete, incorrect or unsatisfactory, in a form and manner as may be required by ABFL in connection with the Facility/ies.
 - Any other facts or circumstances which in the sole discretion of ABFL would lead to deterioration in the credit worthiness of the Borrower or lead to material adverse change in the financial or business condition of the Borrower
- Provided further that notwithstanding anything to the contrary contained in the Sanction Letter and Loan agreement, ABFL 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, expenses and other monies outstanding (if any) shall become due and payable to ABFL by the Borrower forthwith upon demand from ABFL.

Repayment

- Repayment should be done as per the amount payable by the Borrower(s) at such period of rests as provided for in the Sanction Letter, to ABFL 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/Loan Agreement and is rounded off to the next rupee.

Default

- Non-payment of any money due on its due date including interest would lead to default as the terms of the facility, ABFL reserves the right to report the non payment to various credit bureaus. This may have an adverse effect on Borrower's credit rating and affect your ability to obtain credit from other Lenders. To avoid any adverse credit history with credit bureaus, customers should ensure 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, Borrower will have to pay default interest or such other rate of interest as decided by ABFL. For Default interest rate / charges for non conformance, Please refer to Schedule of Charges for more details.

Prepayment and Foreclosure

- No Pre-closure of the facility allowed in first 12 months from the date of disbursement of Term Loan. The customer can prepay/foreclose the loan by giving 30 working days prior notice in writing and pay in accordance with the prepayment / foreclosure rules of ABFL, along with prepayment/foreclosure charges if any (Please refer to Schedule of Charges for more details).
- In the event of sale of security, Loan needs to be pre-closed with all dues and charges. Alternatively collateral can be swapped as acceptable to ABFL with applicable charges.
- The original property documents of the customer submitted to ABFL, would be returned within 15 business days from the date of satisfactorily closing the loan, as per the conditions of the loan agreement signed by the customer.

Insurance

Customer shall need to insure all movable and immovable properties proposed to be hypothecated or mortgaged to ABFL before the Loan can be disbursed. However the choice of Insurer will be lie solely with the Customer. The Customer should provide the copy of insurance policy along with the other security documents before disbursement.

ABFL has partnerships with various Insurance providers, and customer may choose Credit Insurance / Property Insurance and other product from our partners.

Customer Service

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

1. Calling ABFL Customer Service Desk on the numbers provided on our website
2. Placing a request online by logging onto www.adityabirlafinance.com
3. Contacting the Relationship Manager (RM) at any of our branches.

Disclosure

- The customer acknowledges the right of ABFL to provide details of the customer's account to third party agencies for the purpose of availing support services of any nature by ABFL, without any specific consent or authorisation from the customer or any joint applicants/add-on customers.
- ABFL has the right to recall the loan in the event of the customer failing to submit all/any post disbursal documents.
- ABFL is authorized to disclose from time to time any information relating to the loan to any credit bureau (Existing or Future) approved by Government of India and Reserve Bank of India without any notice to the borrower. ABFL is also authorized to make inquiries with the Credit Information Bureau of India (CIBIL) and get the applicant's Credit Information Report.
- ABFL and its staff would never collect cash from customers or ask for sharing of any passwords. Customer acknowledges that no cash has been paid to ABFL staff along with loan application and that the application has not been made against promise of any gifts or special waivers.
- 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 and sanction letter or other communications.