

nido

H O M E F I N A N C E

**LOAN APPLICATION FORM**

Application No.

**Registered Office:**  
**Nido Home Finance Limited (Nido)**  
**Registered Office:** Tower 3, 5th Floor, Wing B, Kohinoor City Mall, Kohinoor City,  
 Kiroil Road, Kurla (West), Mumbai 400070 | Tel: +91 22 4272 2200  
 CIN: U65922MH2008PLC182906 | www.nidohomefin.com

<b>Applicant</b> Affix recent passport size Color photograph with signature across it	<b>Co-Applicant</b> Affix recent passport size Color photograph with signature across it	<b>Co-Applicant</b> Affix recent passport size Color photograph with signature across it	<b>Co-Applicant</b> Affix recent passport size Color photograph with signature across it
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**Please fill in all the required details in CAPITAL LETTERS.**  
 Tick  boxes as applicable.

Branch Name	Associate Code	Associate Name	Date
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**DETAILS OF LOAN FACILITY APPLIED**

Type of Loan  Purchase of Residential Property  Purchase of Commercial Property  Lease Rental Discounting  Loan Against Property  
 Construction of Residential property  Top Up  
 Balance Transfer: Bank / Institution name \_\_\_\_\_

Type of Property  Residential  Commercial  Mixed Usage  
 Status of the Property  Self Occupied  Rented  Vacant  
 Purpose of Loan  Loan Consolidation  Property Purchase  Business Use  Personal Use  Other \_\_\_\_\_ Please Specify

Required Loan Amount ₹  Required tenure in years   
 Value of the Property ₹  Buildup Area  Sq. Ft   
 Property Address   
 Landmark  Pin Code   
 City  State   
 Stage of Construction  Fully Constructed  Under Construction  Property Identified  Yes  No  
 Owner of property  Applicant  Co-applicant  Jointly  
 If jointly pls. mention owner's name \_\_\_\_\_

**APPLICANT DETAILS**

**CENTRAL KYC REGISTRY** (To be filled by financial institution)

Application Type  New  Update CKYC Number  *Mandatory for KYC update request*  
 Account Type  Normal  Minor  Aadhaar OTP based E-KYC (in non-face to face mode)

Name (Same as ID proof)   
 Maiden Name (if any)   
 Father / Spouse Name   
 Mother Name   
 PAN Number  Form 60  Yes  No Aadhaar Number   
 Date of Birth  Place of Birth  Gender M-Male  F-Female  O-Others   
 No. of Dependents   
 Religion Muslim  Hindu  Sikh  Christian  Jain  Buddhist  Zoroastrian  Others   
 Minorities  Yes  No  
 Category A: General  ST  SC  OBC  OBC (Non Creamy Layers)   
 Category B: Ex-Serviceman  Person With Disabilities  Manual Scavenger   
 Marital Status Married  Unmarried  Widow   
 Educational Qualification 10th Std. or below  12th Std.  Graduate  Post Graduate  Diploma/ Professional Qualification   
 Occupation Type (✓ Tick only on 1 option)  
 1) Salaried: Govt.  PSU  PVT   
 2) Self-Employed: Freelancer  Contractor   
 3) Business: Large  Medium  Small   
 4) Professional: Doctor  Lawyer  Engineer  Finance professional  Architecture  Teacher/Professor  Artist   
 Management Consultant  Others   
 5) Homemaker   
 6) Non-Salaried: Farmer  Transport Driver  Street Vendors  Fisherman  Daily Wage Worker  Artisan

**Contact Details**

Personal Email ID   
 Official Email ID   
 Mobile Number   
 Official Landline Number  Residence Landline Number

**Proof of Identity (PoI)**

(Passport, Driving License, Voter Identity Card, NREGA Job Card, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)

Document Type & Number  Expiry Date



Occupation Type  
(✓ Tick only on 1 option)

- 1) Salaried: Govt.  PSU  PVT
- 2) Self-Employed: Freelancer  Contractor
- 3) Business: Large  Medium  Small
- 4) Professional: Doctor  Lawyer  Engineer  Finance professional  Architecture  Teacher/Professor  Artist   
Management Consultant  Others
- 5) Homemaker
- 6) Non-Salaried: Farmer  Transport Driver  Street Vendors  Fisherman  Daily Wage Worker  Artisan

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Document Type & Number

Expiry Date

**Proof of Address (PoA) / Correspondence Address - Residential Address**

(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)

Document Type & Number

Expiry Date

**Nature of Correspondence Residence** Owned  Rented  Company Provided  Others  Please Specify

(Preferred communication address)  Residence  Office  New Property

**Correspondence Address** Years at Correspondence Address Y  M  Years in Current City Y  M

Address as per POA  Deemed POA

Address Line 1

Address Line 2

City  State

District  Landmark

Pin Code

**Permanent Residential Address** (Keep Blank is same as Correspondence Address )

Address Line 1

Address Line 2

City  State

District  Landmark

Pin Code

**Work Details/Business Details**

Proof of Address\*  Certificate of Incorporation / Formation  Registration Certificate  Other Document

Company/Firm Name

Regd. Office Address / Place of Business

City  State

District  Landmark

Pin Code  STD Code

Tel. No.  Extn No.

Years with current employer/business \_\_\_\_\_ / Years of Total Experience \_\_\_\_\_

Company/Business  Proprietorship  Partnership  Pvt. Limited Company  Public Ltd Company  Public Sector (PSU)  State Government  Central Government  Others

If salaried, please fill in the details:- Designation  Department

If Self Employed, please fill in the details:-Office Details  Owned  Leased

**DETAILS OF THE INDIVIDUAL CO-APPLICANT / GUARANTOR**

**CENTRAL KYC REGISTRY** Application Type  New  Update CKYC Number  *Mandatory for KYC update request*

(To be filled by financial institution) Account Type  Normal  Minor  Aadhaar OTP based E-KYC (in non-face to face mode)

Name (Same as ID proof)

Maiden Name (if any)

Father / Spouse Name

Mother Name

PAN Number  Form 60  Yes  No Aadhaar Number

Date of Birth  Place of Birth  Gender M-Male  F-Female  O-Others

No. of Dependents

Religion Muslim  Hindu  Sikh  Christian  Jain  Buddhist  Zoroastrian  Others

Minorities  Yes  No

Category A: General  ST  SC  OBC  OBC (Non Creamy Layers)

Category B: Ex-Serviceman  Person With Disabilities  Manual Scavenger

Marital Status Married  Unmarried  Widow

Educational Qualification 10th Std. or below  12th Std.  Graduate  Post Graduate  Diploma/ Professional Qualification

Occupation Type (✓ Tick only on 1 option)

1) Salaried: Govt.  PSU  PVT

2) Self-Employed: Freelancer  Contractor

3) Business: Large  Medium  Small

4) Professional: Doctor  Lawyer  Engineer  Finance professional  Architecture  Teacher/Professor  Artist  Management Consultant  Others

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Address as per POA  Deemed POA

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City  Landmark  State

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**Permanent Residential Address** (Keep Blank is same as Correspondence Address )

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**Work Details/Business Details**

Proof of Address\*  Certificate of Incorporation / Formation  Registration Certificate  Other Document

Company/Firm Name

Regd. Office Address / Place of Business

City  Landmark  State

District  Pin Code  STD Code

Tel. No.  Extn No.

Years with current employer/business \_\_\_\_\_ / Years of Total Experience \_\_\_\_\_

Company/Business  Proprietorship  Partnership  Pvt. Limited Company  Public Ltd Company  Public Sector (PSU)  State Government  Central Government  Others

If salaried, please fill in the details:- Designation  Department

If Self Employed, please fill in the details:-Office Details  Owned  Leased

## DETAILS OF THE INDIVIDUAL CO-APPLICANT / GUARANTOR

<b>CENTRAL KYC REGISTRY</b> <i>(To be filled by financial institution)</i>	Application Type	<input type="checkbox"/> New	<input type="checkbox"/> Update	CKYC Number	<input type="text"/>	<i>Mandatory for KYC update request)</i>
	Account Type	<input type="checkbox"/> Normal	<input type="checkbox"/> Minor	<input type="checkbox"/> Aadhaar OTP based E-KYC (in non-face to face mode)		

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If salaried, please fill in the details:- Designation \_\_\_\_\_ Department \_\_\_\_\_

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### DETAILS OF THE NON-INDIVIDUAL APPLICANT

**CENTRAL KYC REGISTRY** Application Type  New  Update CKYC Number \_\_\_\_\_ *Mandatory for KYC update request*  
*(To be filled by financial institution)*

#### Entity Constitution Type

Partnership Firm  Sole Proprietorship  HUF  Private Limited Company  Public Limited Company  
 Limited Liability Partnership  Others (pls. Specify) \_\_\_\_\_

Name of the Firm / Company	No. of Partners / Directors								
Legal Address	Date of Partnership Deed / Incorporation <table border="1"> <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
D	D	M	M	Y	Y	Y	Y		
Country of Incorporation/formation <input type="checkbox"/> <input type="checkbox"/>	Corporate Identity No. (CIN)/ GST Registration No./TIN								

Industry Type \_\_\_\_\_ PAN \_\_\_\_\_ Form 60 furnished:  Yes  NO

LEI No. (for non-individual borrowers only) \_\_\_\_\_

#### Proof of Identity (PoI)

<input type="checkbox"/> Officially valid document(s) in respect of person authorised to transact	<input type="checkbox"/> Memorandum and Article of Association
<input type="checkbox"/> Certificate of Incorporation / Formation _____	<input type="checkbox"/> Partnership Deed
<input type="checkbox"/> Registration Certificate _____	<input type="checkbox"/> Trust Deed
<input type="checkbox"/> Resolution of Board / Managing Committee	<input type="checkbox"/> Activity Proof – 1 (For Sole Proprietorship Only)
<input type="checkbox"/> Power of attorney granted to its manager, officers or employees to transact on its behalf	<input type="checkbox"/> Activity Proof – 2 (For Sole Proprietorship Only)
<input type="checkbox"/> Udyam Registration Certificate _____	

Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

\*Provide the details of shareholding/controlling ownership having more than 10% in case of a company and other non individuals Business Entities"

DIN (Director Identification Number) \_\_\_\_\_ (Mandatory if Related Person Type is Director)

**Related Person Type\*\*** Director \ Promoter \ Karta \ Trustee \ Partner \ Court Appointment Official \ Proprietor \ Beneficiary \ Authorised Signatory \ Beneficial Owner \ Power of Attorney Holder \ Other *Please specify*

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

### DETAILS OF THE NON-INDIVIDUAL CO-APPLICANT

**CENTRAL KYC REGISTRY** Application Type  New  Update CKYC Number \_\_\_\_\_ *Mandatory for KYC update request*  
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Industry Type \_\_\_\_\_ PAN \_\_\_\_\_ Form 60 furnished:  Yes  NO

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Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

“Provide the details of shareholding/controlling ownership having more than 10% in case of a company & other non individuals Business Entities”

DIN (Director Identification Number)  (Mandatory if Related Person Type is Director)

**Related Person Type\*\*** Director \ Promoter \ Karta \ Trustee \ Partner \ Court Appointment Official \ Proprietor \ Beneficiary \ Authorised Signatory \ Beneficial Owner \ Power of Attorney Holder \ Other Please specify

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

**DETAILS OF THE NON-INDIVIDUAL CO-APPLICANT**

**CENTRAL KYC REGISTRY** Application Type  New  Update CKYC Number  *Mandatory for KYC update request*  
*(To be filled by financial institution)*

**Entity Constitution Type**

Partnership Firm  Sole Proprietorship  HUF  Private Limited Company  Public Limited Company  
 Limited Liability Partnership  Others (pls. Specify)

Name of the Firm / Company	No. of Partners / Directors
Legal Address	Date of Partnership Deed / Incorporation <input type="text"/>
Country of Incorporation/formation <input type="checkbox"/> <input type="checkbox"/>	Corporate Identity No. (CIN)/ GST Registration No./TIN

Industry Type  PAN  Form 60 furnished:  Yes  NO

LEI No. (for non-individual borrowers only)

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



## DETAILS OF EXISTING LOANS, if any

Loan Type	Institution Name	Account No.	Loan Amount	EMI	Outstanding Principal	Balance Tenure

Please also provide the details of existing relationship/ loan facility, if any availed by your group companies /firm /associates from Edelweiss group in the above table  
Please attach a separate sheet if number of existing loans exceed the space provided

## BANK ACCOUNT DETAILS

Name of Account Holder	Name of Bank	Branch	Account No.(s)	Individual/Joint A/c

## FINANCIAL DETAILS

### Income / Expenditure

- Gross Annual Income ₹ \_\_\_\_\_
- Annual Benefits ₹ \_\_\_\_\_
- Other income per Annum ₹ \_\_\_\_\_
- Gross Annual household income ₹ \_\_\_\_\_
- Annual household expenditure ₹ \_\_\_\_\_

### Net Worth

- Savings in Bank ₹ \_\_\_\_\_
- Deposits ₹ \_\_\_\_\_
- Life Insurance Policy (ies) ₹ \_\_\_\_\_
- Government Instrument (PPF/NFC) ₹ \_\_\_\_\_
- Current Balance in PF ₹ \_\_\_\_\_
- Shares and Securities ₹ \_\_\_\_\_
- Immovable Property ₹ \_\_\_\_\_
- Others Assets ₹ \_\_\_\_\_

## PROCESSING FEE\*\* DETAILS

Amount\*: ₹ \_\_\_\_\_

Instrument No. \_\_\_\_\_

(nonrefundable in nature) to be paid along with application form.

Bank Name \_\_\_\_\_ Date DD MM YY YY

Nido shall at its sole discretion & under intimation to you, be entitled to amend or modify above mentioned charges prospectively & all such amendments or modifications shall be deemed to be effective and binding on you.

\*Above fee & charges are inclusive of taxes as applicable.

## REFERENCES (EXCLUDING FAMILY)

### Reference 1

### Reference 2

Name	_____	_____
Address	_____	_____
City	_____	_____
District	_____	_____
Occupation	_____	_____
Pin Code	_____	_____
No. of Yrs. known	_____	_____
Phone	_____	_____
Mobile	_____	_____
Relationship	_____	_____

**TERMS AND CONDITIONS**

- 1) I/We agree that the processing fees collected upfront shall be non-refundable, on any ground whatsoever, regardless my/our application is processed or rejected
- 2) Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido)
- 3) I/we declare that the particulars and information furnished by me/our are true and correct to the best of my knowledge and belief & shall form the basis of any loan Nido Home Finance Limited (Nido) may decide to grant to me/us. In case of any of the information provided in the application form is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may held liable for that
- 4) I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceeding have been initiated and/or are pending against me/us and nor have I/we ever been adjudicated insolvent by any court or other authority
- 5) I/We confirm that I/we have read the terms and conditions of Loan application & relevant annexures & understood the contents thereof
- 6) I/We are aware that the monthly instalment inter alia comprises of interest & principal & will be calculated on the basis of monthly rests
- 7) I/We understand that Nido Home Finance Limited (Nido) has the right to reject my/our application & I/We shall not hold them responsible for the same. I/We understand & agree that documents submitted for the processing of my/our application shall form a part of the Nido Home Finance Limited (Nido) record & shall not be returned to me/us
- 8) I/We agree that Nido Home Finance Limited (Nido) may take up such references & make such enquiries in respect of this loan application as it may deem necessary which may include & not limited to Credit Information Companies at any point in time
- 9) I/We further agree that my/our loan application and loan shall be governed by the rules of Nido Home Finance Limited (Nido) which may be in force from time to time
- 10) I/We undertake to inform Nido Home Finance Limited (Nido) regarding any change in my/ our residence/employment/KYC & to provide any further information that may be required within 30 days from the date of such change.
- 11) I/We declare that I/We are / are not related to Director(s)/ employee of Nido Home Finance Limited (Nido)
- 12) I/We confirm that the DSA/DST has not collected from me/us any commission/brokerage or any other fee by way of cash or cheque other than the processing fees
- 13) I/We hereby authorize Nido & give consent to disclose without notice to me/us, information furnished by me/us in application form/ related documents in relation to the facilities availed from Nido to other branches, subsidiaries, affiliates, credit bureaus, rating agencies, service providers, banks /financial institutions, Government/ regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purpose that Nido may deem fit. I/We waive the privilege of privacy & privacy of contract and such disclosure shall not amount to breach of any law, rule regulation in force.
- 14) I/We have applied for a Loan for which I/we have, inter alia, provided proof of address for the KYC requirements mandated by Law.
- 15) I/We hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered number/email address
- 16) I/We hereby declare that the details furnished above are true & correct to my /our knowledge & belief and I/we undertake 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/We am/are aware that I/we may be held liable for it.
- 17) The rate of interest applicable to the loan facility shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia the Nido's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external track records etc. Based on the interest rate model adopted by the Nido's, the rate of interest for the same product & tenor may vary for different customers depending upon the above mentioned factors.
- 18) I/We confirm that I/We have not be promised any gift/discounts or any other commitment whatsoever which is not documented above or any other document. Further, I/We confirm that no cash has been collected from us with respect to the loan.
- 19) I/We have received the KYC form giving necessary information on KYC. KYC & Fair Practices Code Information is available at all the branches free of cost.
- 20) I/We declare & undertake that, loan will be used only for the purpose for which is it sanctioned by the Nido & purpose of use of funds under the loan will not be changed in any manner during the tenor the loan. further, I/We declare & undertake that, loan shall not be used for any illegal &/or antisocial &/or speculative purposes in any form.
- 21) I/we have been informed by the Company /Nido about the factors determining applicable rate of interest & the approach for gradation of risk and rationale for charging rate of interest. which is also available on the website of the Company.
- 22) As I/we could read, write and understand .....(language). I hereby authorize Nido to send all communications including Most Important Terms and Conditions (MITC) and Key Fact Statement (KFS) in ..... language to my/our registered email id/mobile.

S.No.	Explicit Consent
1	I/we have been informed by the Company /Nido about the factors determining applicable rate of interest and the approach for gradation of risk & rationale for charging rate of interest. which is also available on the website of the Company.
2	I/we hereby agree to provide my contact details including my mobile/telephone number & address for contacting me. I/we further agree to inform in writing to the Company, in case of any change in mobile/telephone number & address during the currency of loan.
3	I/we hereby give by consent for contacting me/us for providing information on various Nido offers/ schemes /promotions/plans etc. through telephonic calls, WhatsApp, SMS & calls on my mobile number or any other digital / electronic mode including emails as mentioned in the Application Form, or through any other communication mode & hereby authorize Nido, its employee, agent, associate etc.to do so. Therefore, this shall not be considered as breach of "National Do Not Call Registry (NDNC) Registry) or any other law for the time being. This consent overrides my/our registration for DNC/NDNC.
4	"I/We have read & understood the information in respect of Co-lending Model of Nido & arrangement with the partner banks. Also, I/We have noted the features of Co-lending arrangement with the Partner Bank as mentioned herein above. Thus, I/we hereby give my/our explicit consent to co-lend, assign, transfer, securitize my/our loan to any partner banks as per the eligibility of my/our loan & as Nido may deem fit.
5	I/we hereby give my/our consent to Nido to obtain KYC Identifier for downloading / receiving my/ our KYC records from Central KYC Registry &/or through SMS/email through registered mobile number / email address.
6	I/we understand & consent that the updated fee and charges as mentioned on the website of the Company shall be applicable to me/us during the currency of the loan.
7	I/we hereby give my/our explicit consent to assign, transfer, securitize my/our loan to any Financial Institution / Insurance Company / any other third party, as per the eligibility of my/our loan & as Nido may deem fit. No further consent is required from me/us on transfer/sale / assignment / securitisation of full / part of loan.
8	I/we hereby authorize & consent Nido /Company to increase in MRR/HLRR, shall be adjusted in Tenure of loan, EMI and/or both respectively until specifically directed by me/us in writing.

9 I/we hereby provide my irrevocable consent to Nido / Company to share / disclose my/our personal information for any of the following purposes :-  
 a) to comply with applicable laws, rules & regulations, including anti-terrorism, KYC, anti-money laundering and tax reporting rules & regulations;  
 b) to take up such references & make such enquiries in respect of this loan application as the Nido / Company may deem necessary & to comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside country of residency), & allow you to pursue remedies & limit damage;  
 c) to any of your associate/affiliate/ group entities including your service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitates transactions) such as risk management purposes, data analysis, audit, developing and improving new products & services etc.  
 d) to any of your associate / affiliate / group entities to enable them to provide you with appropriate products & services.

### CUSTOMER CLASSIFICATION

<input type="checkbox"/> High net worth individuals with gross Annual Income > Rs.10 crore or with net-worth more than Rs. 50 crores	<input type="checkbox"/> Senior government/judicial/military officers/Current or former head of State/Governments or their family member or close relative
<input type="checkbox"/> Trust, Charities, NGOs and organizations receiving donations	<input type="checkbox"/> Senior executives of state-owned corporations or their family member or close relative
<input type="checkbox"/> Company having close family shareholdings or beneficial ownership	<input type="checkbox"/> Companies offering foreign exchange offerings
<input type="checkbox"/> Civil Servant/Bureaucrat or family member or close relative of Civil Servant/Bureaucrat	<input type="checkbox"/> Any other classification other than above
<input type="checkbox"/> Current or Former MP, MLA, MLC or Politician or their family member or close relative	

Date

Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:

**Write to us at: Nido Home Finance Limited (Nido) - assistance@nidohomefin.com**

### Attestation (For Office use Only)

**Documents Received**     Certified Copies     E-KYC data received from UIDAI     Data received from offline verification     Digital KYC Process  
 Equivalent e-document     Video Based KYC

KYC VERIFICATION CARRIED OUT BY	
Date	<input type="text"/>
Emp. Name	<input type="text"/>
Emp. Code	<input type="text"/>
Emp. Designation	<input type="text"/>
Emp. Branch	<input type="text"/>
[Employee Signature]	

INSTITUTION DETAILS	
Name	<input type="text"/>
Code	<input type="text"/>
[Institution Stamp]	

Sourcing Type	Tick ✓	DSA/ Connector Code	DSA/ Connector Name
DSA	<input type="checkbox"/>		
Connector	<input type="checkbox"/>		
Direct	<input type="checkbox"/>	NA	NA
Branch Login	<input type="checkbox"/>	NA	NA
RM Code	-----		
RM Name	-----		

**FATCA DECLARATION**

PLEASE FURNISH THE BELOW INFORMATION ALONG WITH SUPPORTING DOCUMENTS.

Please complete in BLOCK LETTERS

	Applicant	Co-Applicant/Guarantor	Co-Applicant/Guarantor	Co-Applicant/Guarantor
Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Residence:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please check '✓' Yes or No to each of the following questions	Applicant		Applicant		Co-Applicant		Co-Applicant	
	Yes	No	Yes	No	Yes	No	Yes	No
1. Are you U. S. Resident?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you U.S. Citizen?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you hold a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. If answer to any of the questions fom 1 to 3 is Yes then please provide your Tax Identification Number and Social Security Number in Form W9	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I hereby confirm that the information provided above is true, accurate and complete.

Subject to applicable laws I hereby consent for Nido or any of it's affiliates (including branches) (collectively Nido) to share my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction.

Where required by the domestic or overseas regulators or tax authorities, I consent and agree that Nido may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.

I undertake to notify Nido within 30 Calendar Days if there is a change in any information which I have provided to Nido.

Signature:	Applicant <input type="text"/> Borrower	Co-Applicant/Guarantor <input type="text"/> Borrower
	Date: <input type="text"/>	Date: <input type="text"/>
Signature:	Co-Applicant/Guarantor <input type="text"/> Borrower	Co-Applicant/Guarantor <input type="text"/> Borrower
	Date: <input type="text"/>	Date: <input type="text"/>

### List of Documents

Customer Type	**Officially Valid Document (OVD) For Identity & Address Proof	Income Document*	Common Document
Where Applicant Co-Applicant is an Individual Salaried Employees	<ul style="list-style-type: none"> <li>Passport</li> <li>Driving license</li> <li>Proof of possession of Aadhaar Number ((Redact first eight no of Aadhaar)</li> <li>Voter's Identity Card issued by the Election Commission of India</li> <li>Job card issued by NREGA duly signed by an officer of the State Government</li> <li>Letter issued by the National Population Register containing details of the name &amp; address</li> </ul>	<ul style="list-style-type: none"> <li>Latest Salary Slip for last 3 months/ Form 16 for last 2 years</li> <li>Last 6 months' bank statements (Salary Account)</li> <li>Certificate &amp; Proof of business along with Business profile</li> <li>Last 2 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant)</li> </ul>	<ul style="list-style-type: none"> <li>Educational Qualification Proof (Latest Degree)</li> <li>Pan Card of Applicant/Co-Applicant</li> </ul>
Whether Applicant/ Co- Applicant is a Sole Proprietor	<ul style="list-style-type: none"> <li>For KYC of Proprietor, please refer OVD Section above</li> </ul>	<ul style="list-style-type: none"> <li>Last 2 years' income Tax returns with all Annexure (Duly authenticated of tax authority)</li> <li>Certificate &amp; Proof of business along with Business profile</li> <li>Last 6 months' bank statements</li> <li>Last 12 months GST Returns</li> </ul>	<ul style="list-style-type: none"> <li>Proof of registered office of company (GST Certificate, Electricity Bill, telephone bill) Certificate &amp; Proof of business existence along with business Profile</li> <li>Pan card of Company</li> <li>Proof of business existence along with business Profile</li> </ul>
Whether Applicant/ Co- Applicant is a Company	<ul style="list-style-type: none"> <li>Certificate of Incorporation</li> <li>Memorandum of Association and Articles &amp; Association</li> <li>Pan card of Company</li> <li>List of Shareholders along with share holding pattern on company letter head</li> <li>For KYC of Director/Authorised Personnel, please refer OVD Section above</li> </ul>		
Whether Applicant/ Co- Applicant is a Limited Liability Partnership ~ LLP	<ul style="list-style-type: none"> <li>Certificate of Incorporation</li> <li>LLP Agreement</li> <li>For KYC of limited Partner/ Authorised Personnel, please refer OVD Section above</li> </ul>		
Whether Applicant/ Co- Applicant is a Partnership Firm	<ul style="list-style-type: none"> <li>Registration certificate</li> <li>Partnership Deed with all Amendment</li> <li>For KYC of Partner/ Authorised Personnel, please refer OVD Section above</li> </ul>		
Whether Applicant/ Co- Applicant is a Society/Trust	<ul style="list-style-type: none"> <li>Registration Certificate, Bye laws~ Society</li> <li>Trust Deed in Case of Trust</li> <li>Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority)</li> <li>For KYC of Trustee/ Authorised Personnel, please refer OVD Section above</li> </ul>	<ul style="list-style-type: none"> <li>Last 6 months bank statements</li> </ul>	<ul style="list-style-type: none"> <li>Pan card of society/Trust/HUF</li> <li>Last 3 years income tax returns with Profit/loss Account (Duly certified by chartered Accountant)</li> </ul>
Whether Applicant/ Co- Applicant is a HUF	<ul style="list-style-type: none"> <li>HUF Deed</li> <li>Proof of registered office of HUF</li> <li>Latest electricity bill or any other certificate from statutory authority )</li> <li>Certificate &amp; Proof of business existence along with business Profile</li> <li>Photos of Karta, Co –Parcener</li> <li>For KYC of karta/ Co Parcener, please refer OVD Section above</li> </ul>		
<ul style="list-style-type: none"> <li>All documents have to be Self- attested</li> <li>Photocopy of Title Documents of the Property,</li> <li>Approved Plan Dual Filled Application from with across signature on photograph</li> <li>Process Fee Cheque in favour of "Nido Home Finance Ltd"/Payment via Razorpay link sent by Nido Home Finance (We do not accept any cash)</li> <li>* For Loans where customers income is assessed via Personal Discussion from employee/Vendor of Nido the income document is not mandatory</li> <li>**For Director/Authorised Personnel/Beneficiary Owner/Proprietor/Partner/Trustee/Karta KYC, please refer OVD Document</li> <li>***For Loans where customers income is assessed only PAN card is Mandatory</li> </ul>			

### Features of Co-lending arrangement b/w Nido Home Finance Ltd. and Banks

S. No.	Particulars		Details of Co Lending	Standard Chartered Bank	State Bank of India	Bank of Baroda	UCO Bank	
1	Arrangement Type	Features of Co Lending	Priority Sector Lending (PSL)	PSL	PSL	PSL	PSL	
2	Loan Sharing Ratio between bank & Nido Home Finance Limited		Minimum 20% will be retained by Nido	80:20	80:20	80:20	80:20	
3	Origination		Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment.	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment.	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment	
4	Underwriting		Underwriting shall be done by Nido Home Finance Limited & the Partner Bank will assess the loan as per its policy & shall have the discretion to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will assess the loan as per its policy & shall have the discretion to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will assess the loan as per its policy & shall have the right to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will assess the loan as per its policy & shall have the right to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will assess the loan as per its policy & shall have the right to reject certain loans subject to its due diligence.	
5	Documentation & Policy		Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	
6	Interest Rate		All inclusive interest rate will be charged to borrowers	All inclusive interest rate will be charged to borrowers	All inclusive interest rate will be charged to borrowers	All inclusive interest rate will be charged to borrowers	All inclusive interest rate will be charged to borrowers	
7	Risk Sharing, asset classification & provisioning		Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly.	Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly	Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly	Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly	Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly	
8	Loan Management		Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited	
9	Customer Relationship Management		Nido Home Finance Limited shall be the single point of interface for the customers for any request, documentation requirement, feedback etc.					complaint, grievance,
10	Timeline for Grievance Resolution by Nido Home Finance Ltd		30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd on the website of the Company for details including escalation)					30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd on the website of the Company for details including escalation)
11	Credit Information Company (CIC) Reporting		CIC reporting shall be done by Nido Home Finance Limited in toto after loan disbursal. After the completion of assignment, Partner Bank & Nido shall report to CICs basis the loan sharing arrangement (80:20)					

Roles & responsibilities

Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)

## ACKNOWLEDGEMENT

Registered Office: Nido Home Finance Limited (Nido), Tower 3, 5th Floor, Wing B, Kohinoor City Mall Kohinoor City, Kirool Road, Kurla (West), Mumbai 400070 | Tel: +91 22 4272 2200 | CIN: U65922MH2008PLC182906 | www.nidohomefin.com

Application No.

Name of the applicant

Loan Amount Applied  Date

Mobile No. of the Sales executive

Thank you for your application to Nido Home Finance Limited (Nido) for Home Loan/Loan Against Property ('LAP'). To ensure that there is clarity regarding Nido's product features you are requested to go through the following and sign your acceptance of the same. Kindly retain the copy of this document for your future reference.

"I/We have read & understood the information in respect of Co-lending Model of Nido having arrangement with the partner banks. Also, I/We have understood the features of Co-lending arrangement with the Partner Bank as mentioned herein above. Thus, I/we hereby give my/our explicit consent to co-lend, assign, transfer, securitize my/our loan to any partner banks as per the eligibility of my/our loan and as Nido may deem fit.

(signatures of all the borrowers/co-borrowers/parties to the transactions)

Nido shall at its sole discretion & under intimation to you, be entitled to amend or modify above mentioned charges prospectively & all such amendments or modifications shall be deemed to be effective & binding on you.

By accepting this letter you, ..... (Name of borrower) confirm that you have read & understood the contents of application form. You also confirm that you have not been promised any gifts / discounts or any other commitment whatsoever which is not documented above or any other document. Further, you confirm that no cash has been collected from you with respect to the loan.

Company reserves the right to retain the documents & other submissions, so submitted along with application form for internal/Statutory records purpose. You have received the KYC Form giving necessary information on KYC. KYC & Fair Practices Code information is available at all the branches free of cost. Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido) & it would endeavor to dispose your loan application within 6 weeks of submitting satisfactory information & documents.

\* Above fee and charges are inclusive of taxes as applicable.

Write to us at: Nido Home Finance Limited (Nido) - assistance@nidohomefin.com

"The rate of interest applicable to the loan facility availed shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia the Company's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external ratings etc. Based on the interest rate model adopted by Company, the rate of interest for the same product and tenor may vary for different customers depending upon the abovementioned factors."

## KNOW YOUR CUSTOMER – WHAT YOU MUST KNOW

The Company has framed a 'KYC guidelines, wherein certain personal information of the customer or prospective customer is required to be obtained.

### What is KYC & when does it apply?

KYC procedures enable the Company to know/understand their customers & their financial dealings better which in turn help them manage their risks prudently. KYC is ongoing process & start with the beginning of relationship with the customer & run through the life cycle of the customer relationship.

### What are the objectives of KYC?

- ensuring that only legitimate & bona fide customers are accepted
- ensuring that customers are properly identified & the risks they may pose
- verifying the identity of customers using reliable & independent source of document
- monitoring customer accounts & transactions to prevent or detect illegal activities
- Implementing processes to effectively manage the risks posed by customers trying to misuse facilities.

### Which category of customers are these KYC requirements applicable?

The KYC requirement is applicable to all categories of customers transacting with the Company.

### What documents are collected under KYC?

As per KYC Guidelines, minimum one colored photograph, one document of proof of identity & one document of proof of residence is required. The self - attested photocopies of required document are to be submitted & original is required to be shown for verification. An indicative list of KYC documents required for various categories of customers is given below:

Individual	Company	Partnership Firm	Limited Liability Partnership
<b>Photograph, ID proof</b> i.e. PAN, Passport, Driving License, UID (Aadhaar), Voter Identity Card, NREGA Job Card <b>Address proof</b> i.e. Passport, Driving License, UID (Aadhaar), Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy	i) Certificate of incorporation and MOA & AOA ii) Resolution of the Board of Directors & Power of Attorney (POA) granted to its managers, officers or employees to transact business on its behalf iii) PAN card or copy of PAN allotment letter iv) Any Officially Valid Document in respect of managers, officers or employees holding POA.	i) Registration certificate, if registered ii) Partnership Deed iii) POA granted to a partner or an employee of the firm to transact business on its behalf iv) Any Officially Valid Document identifying the partners & the persons holding the POA & their addresses v) Telephone bill in the name of firm/partners.	i) Registration Certificate issued by MCA ii) Limited Liability Partnership Agreement iii) PAN card copy of LLP iv) LLP Resolution duly signed by all Partners in favour of Designated Partner/s of LLP to transact business on behalf of LLP iv) PAN & Address Proof of Partners of LLP

### Why should I / We comply?

Compliance of KYC requirements is mandatory under Prevention of Money Laundering Act, 2002 & rules made there under.

### What if there is any change in KYC documents during life time of loan?

The changes in any of the information under KYC documents are required to be brought to the notice of the Company at the earliest.

### What is Prevention of Money Laundering Act, 2002?

In India, the Anti Money Laundering (AML) mechanism is primarily governed by Prevention of Money Laundering Act, 2002 (PMLA). In each country, installation of effective mechanism, to prevent 'Money Laundering' & 'Financing Terrorism' has become an imperative task.

### What are the consequences of non-compliance of KYC requirement?

If any application or existing customer profile under review found deficient due to lack of mandatory KYC documentation, further transactions may not be permitted. Also, the application shall be considered as invalid & shall not be processed further.

**Disclaimer:** This is an informative document prepared with a view to educate the customers about certain FAQs around KYC guidelines and Prevention of Money Laundering Act, 2002. The readers of the document are advised to contact the Company officials for detailed "KYC guideline" & any clarification/interpretation thereunder. Due care has been taken for preparing this document, however, in case of any contradiction the legal interpretation of KYC guidelines, Prevention of Money Laundering Act, 2002 shall be final and binding. Customers are further advised to regularly visit website of National Housing Bank at [www.nhb.org.in](http://www.nhb.org.in) and Reserve Bank of India at [www.rbi.org.in](http://www.rbi.org.in)