SHRIRAM Finance

Application Form Number_____

Application Date | D | D | M | M | Y | Y | Y | Y |

Branch Name_____

6th Floor (level 2), Building No. Q2, Aurum Q Parc, Gen 4/1, TTC, Thane Belapur Road, Ghansoli, Navi Mumbai – 400710
Tel.: 022-4095 7575 | Website: www.shriramfinance.in | (CIN) – L65191TN1979PLC007874

LOAN APPLICATION FORM – TWO WHEELER

Fill in block letters in blue / black Pen only

	Applicant		**Co-Applicant**	**Guarantor**	
	Customer ID (if existing customer) _____		Relationship with applicants: _____ Customer ID (if existing customer) _____	Relationship with applicants: _____ Customer ID (if existing customer) _____	
Entity	☐ Individual	☐ Non-Individual	☐ Individual	☐ Individual	☐ Non-Individual
Constitution	☐ Self Employed ☐ Salaried ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Others _____	☐ Proprietorship ☐ Partnership firms ☐ LLP ☐ HUF ☐ Trust/Society/NGO ☐ Private Limited ☐ Public Limited ☐ Govt Institutions ☐ Others _____	☐ Self Employed ☐ Salaried ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Others _____	☐ Self Employed ☐ Salaried ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Others _____	☐ Proprietorship ☐ Partnership firms ☐ LLP ☐ HUF ☐ Trust/Society/NGO ☐ Private Limited ☐ Public Limited ☐ Govt Institutions ☐ Others _____

DETAILS OF INDIVIDUALS

Name	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____
Gender	☐ Male ☐ Female ☐ Third Gender	☐ Male ☐ Female ☐ Third Gender	☐ Male ☐ Female ☐ Third Gender
Differently abled	☐ Yes ☐ No (If Yes refer to annexure)	☐ Yes ☐ No (If Yes refer to annexure)	☐ Yes ☐ No (If Yes refer to annexure)
Date Of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Father's Name	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____
Mother's Maiden Name	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____
Marital Status	☐ Single ☐ Married No. of Dependents: Adult___;Child____	☐ Single ☐ Married No. of Dependents: Adult___;Child____	☐ Single ☐ Married No. of Dependents: Adult___;Child____
Spouse Name (if married)	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____	First: _____ Middle: _____ Last: _____
Religion	☐ Hindu ☐ Christian ☐ Sikh ☐ Muslim ☐ Other_____	☐ Hindu ☐ Christian ☐ Sikh ☐ Muslim ☐ Other_____	☐ Hindu ☐ Christian ☐ Sikh ☐ Muslim ☐ Other_____
Category	☐ General ☐ SC ☐ ST ☐ OBC ☐ MBC ☐ Other_____	☐ General ☐ SC ☐ ST ☐ OBC ☐ MBC ☐ Other_____	☐ General ☐ SC ☐ ST ☐ OBC ☐ MBC ☐ Other_____
Place of Birth			
Nationality			
Citizenship			
Preferred Lauguage For Communication	☐ English ☐ Others_____	☐ English ☐ Others_____	☐ English ☐ Others_____

Communication Address:	______ ______ ______	______ ______ ______	______ ______ ______
	Land mark:	Land mark:	Land mark:
	City/ Town:	City/ Town:	City/ Town:
	District:	District:	District:
	State:	State:	State:
	Pin Code:	Pin Code:	Pin Code:
Mobile No:			
Alternative Mobile No:			
Tel. No.:(R)			
E-mail ID:			
Permanent Address:	______ ______ ______	______ ______ ______	______ ______ ______
☐ **Same as Communica-tion Address:**	Land mark:	Land mark:	Land mark:
	City/ Town:	City/ Town:	City/ Town:
	District:	District:	District:
	State:	State:	State:
	Pin Code:	Pin Code:	Pin Code:
Residence	☐ Owned ☐ Rented/ Leased	☐ Owned ☐ Rented/ Leased	☐ Owned ☐ Rented/ Leased
No. of years of Stay	________Years	________Years	________Years
Education	☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Other________	☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Other________	☐ SSC ☐ HSC ☐ Graduate ☐ Post Graduate ☐ Other________
If self employed / professional, Nature of Business	☐ Manufacturing ☐ Professional ☐ Service Provider ☐ Agriculture ☐ Trader ☐ Jewellers/Bullion ☐ Real estate business ☐ Stock brokers ☐ Others______	☐ Manufacturing ☐ Professional ☐ Service Provider ☐ Agriculture ☐ Trader ☐ Jewellers/Bullion ☐ Real estate business ☐ Stock brokers ☐ Others______	☐ Manufacturing ☐ Professional ☐ Service Provider ☐ Agriculture ☐ Trader ☐ Jewellers/Bullion ☐ Real estate business ☐ Stock brokers ☐ Others______
If Salaried, employment details	Company Name:______ Company Address : ______ ______ Phone No: ______ Govt./ Non-Govt.: ______ Department: ______ Employee Code: ______ Designation: ______ Tenure of employment______ CTC per annum: ______	Company Name:______ Company Address : ______ ______ Phone No: ______ Govt./ Non-Govt.: ______ Department: ______ Employee Code: ______ Designation: ______ Tenure of employment______ CTC per annum: ______	Company Name:______ Company Address : ______ ______ Phone No: ______ Govt./ Non-Govt.: ______ Department: ______ Employee Code: ______ Designation: ______ Tenure of employment______ CTC per annum: ______
☐ **PAN** **OR** ☐ **Form 97**			
CKYC ID			
GSTIN			
UDYAM			

KYC- DOCUMENT SUBMITTED FOR ID & ADDRESS PROOF (INDIVIDUALS)

Any one for ID Proof & One for Address Proof

PROOF OF AADHAAR	× × × × × × × × _ _ _ _	× × × × × × × × _ _ _ _	× × × × × × × × _ _ _ _
DRIVING LICENSE	☐ No ______ Expiry Date - ______	☐ No ______ Expiry Date - ______	☐ No ______ Expiry Date - ______
PASSPORT	☐ No ______ Expiry Date - ______	☐ No ______ Expiry Date - ______	☐ No ______ Expiry Date - ______
VOTER ID CARD	☐ No ______	☐ No ______	☐ No ______
VB - G RAM G	☐ No ______	☐ No ______	☐ No ______
NPR Letter	☐ No ______	☐ No ______	☐ No ______

KYC- DOCUMENT SUBMITTED FOR ADDRESS PROOF, IF ABOVE DOCUMENTS DO NOT HAVE UPDATED ADDRESS Any One for Address Proof (not more than 2 months old & to be updated with OVD within 3 months) -			
Electricity Bill	☐ No _____	☐ No _____	☐ No _____
Telephone/ Postpaid Mobile Bill	☐ No _____	☐ No _____	☐ No _____
Gas/Water Bill	☐ No _____	☐ No _____	☐ No _____
Property/ Municipal Tax receipt	☐ No _____	☐ No _____	☐ No _____
Pension Payment orders	☐ No _____	☐ No _____	☐ No _____
Letter of Allotment of Accommodation	☐ No _____	☐ No _____	☐ No _____

DETAILS OF NON-INDIVIDUALS

	Applicant Customer ID (if existing customer) _____	**Co-Applicant (INDIVIDUAL)** Relationship with applicants: _____ Customer ID (if existing customer) _____	**Guarantor** Relationship with applicants: _____ Customer ID (if existing customer) _____
Entity Name:			
Date of Commencement of Business			
Date of Incorporation			
Country of Incorporation			
Registration Number			
PAN	☐☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐☐
CKYC			
UDYAM			
CIN/ Partnership Reg No.			
GSTIN			
LEI Code Expiry Date			
Darpan ID (Incase of Trust/Society/ NGO)			
Nature of Business	☐ Manufacturing ☐ Professional ☐ Service Provider ☐ Agriculture ☐ Trader ☐ Jewellers/Bullion ☐ Real estate business ☐ Stock brokers ☐ Others_____	☐ Manufacturing ☐ Professional ☐ Service Provider ☐ Agriculture ☐ Trader ☐ Jewellers/Bullion ☐ Real estate business ☐ Stock brokers ☐ Others_____	☐ Manufacturing ☐ Professional ☐ Service Provider ☐ Agriculture ☐ Trader ☐ Jewellers/Bullion ☐ Real estate business ☐ Stock brokers ☐ Others_____
Number of years in Business			
Annual Turnover			
Registered Business Address:	_____ _____ _____ _____	_____ _____ _____ _____	_____ _____ _____ _____
	Land mark:	Land mark:	Land mark:
	City/ Town:	City/ Town:	City/ Town:
	District:	District:	District:
	State:	State:	State:
	Pin Code:	Pin Code:	Pin Code:
Landline NO.:	☐☐☐☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐☐☐☐	☐☐☐☐☐☐☐☐☐☐☐☐
Business Location	☐ Owned ☐ Rented/ Leased	☐ Owned ☐ Rented/ Leased	☐ Owned ☐ Rented/ Leased
Built up Area (sqft)			
Credit Rating (If any)			
Rating Agency Name			

KYC- DOCUMENTS TO BE SUBMITTED (NON-INDIVIDUAL)

KYC documents to be collected for Individual,Proprietor,Karta,Partner,Beneficial owners and Authorized Signatories

In the case of Proprietary firm any two of the following documents are required to be provided:

- ☐ Registration Certificate including Udyam Registration Certificate issued by the Government
- ☐ Certificate/License issued by municipal authorities under the Shop and Establishment Act
- ☐ Sales and Income Tax Returns
- ☐ CST/VAT/GST Certificate.
- ☐ Sales Tax/Service Tax/Professional Tax Documents
- ☐ IEC (Importer Exporter Code) issued by the DGFT, or a professional body certification if applicable
- ☐ Complete Income Tax Return (duly authenticated/acknowledged by the Income Tax authorities) Utility Bilis (Electricity/ Water/ Landline Telephone bill)

In the case of Partnership firm, the certified copies of each of the following documents to be obtained:

- ☐ Registration Certificate
- ☐ Partnership Deed
- ☐ PAN Copy
- ☐ Name of all Partners
- ☐ Beneficial ownership declaration
- ☐ Registered Office Address and Principal Place of Business (if different from the registered office).

In case of a Company, certified copies of each of the following documents to be obtained:

- ☐ Certificate of Incorporation
- ☐ Memorandum and Articles of Association
- ☐ PAN Card Copy
- ☐ Board Resolution authorising the person to transact on its behalf Beneficial ownership declaration
- ☐ List of directors
- ☐ Registered Office Address and Principal Place of Business (if different from the registered office).
- ☐ Certificate of commencement of Business (Public ltd)

For LLP

- ☐ LLP agreement
- ☐ Certificate of incorporation
- ☐ Pan copy
- ☐ List of partners with designated partner identification number (on letterhead of LLP)
- ☐ Board resolution
- ☐ Proof of address of the LLP if different from Certificate of incorporation
- ☐ Beneficial ownership declaration

In case of a Trust, the certificate copies of each of the following documents to be obtained:

- ☐ Registration Certificate
- ☐ Trust Deed
- ☐ PAN Copy
- ☐ Board resolution
- ☐ Registered Office Address of the trust
- ☐ List of trustees
- ☐ Beneficial ownership declaration

In case of a Unincorporated Association or Body of Individuals, certified copies of each of the following documents to be obtained:

- ☐ Resolution from the Managing Body of the association or body of individuals
- ☐ PAN copy
- ☐ Power of Attorney granted to persons authorized to transact on behalf of the association
- ☐ Additional documents required to establish the legal existence of the entity.
- ☐ Beneficial ownership declaration

In case of a Society, certified copies of each of the following documents to be obtained:

- ☐ Registration certificate &Bye Laws/Agreement/ Rules/ Constitution documents
- ☐ Document showing the name of the person authorized to act on behalf of the entity
- ☐ Additional documents required to establish the legal existence of the entity.
- ☐ Pan copy
- ☐ Board resolution
- ☐ Beneficial ownership declaration

In case of HUF, certified copies of each of the following documents to be obtained:

- ☐ Deed of Declaration of HUF or HUF Letter having Name and Signature of all Adult Male and Female Co-parceners
- ☐ PAN copy of HUF

DETAILS OF INDIVIDUALS REPRESENTING THE ENTITY

NAME			
DESIGNATION			
MOBILE			
PAN			
AADHAAR NO.	× × × × × × × ×	× × × × × × × ×	× × × × × × × ×
EMAIL ID			

ADDITIONAL DETAILS OF NON-INDIVIDUAL APPLICANT

DETAILS OF SHAREHOLDING PATTERN IN PARTNERSHIP FIRM / PRIVATE LIMITED / PUBLIC LIMITED

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

DETAILS OF ASSOCIATE / GROUP COMPANIES & FIRMS

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

PARTNERS / DIRECTORS DETAILS (Branch Manager to verify all the partner details)			
Name of Partner/s / Director/s			
Address of Partner/s/ Director/s			
Relationship with Promoters			
Date of Birth			
Education			
Experience in Industry			
PAN			
Annual Income			
Mobile No.			
Email id			
Telephone No.			

FINANCIAL HIGHLIGHTS

Details (Rs. In Lacs)	**Year1**	**Year2**	**Year3**
Capital			
Long Term Loans			
Current Liabilities			
Total			
Fixed Assets			
Investments			
Current Assets			
Total			
Sales Turnover			
Net Sales			
Net Profit			
Depreciation			
Cash Profit			

COLLATERAL DETAILS

Collateral Details	☐ Immovable	☐ Movable	☐ Other(Specify)

BANK ACCOUNT DETAILS (APPLICANT / CO-APPLICANT)

Category	**Name of the Bank**	**Branch**	**Account Type**	**Account No.**	**Account Since**	**IFSC Code**	**Avg. Debit Per Month**	**Avg. Credit Per Month**
Applicant								
Co-Applicant								

EXISTING RELATIONSHIP WITH SFL

Existing Relationship-Applicant ☐ / Co-Applicant ☐ | Customer ID

	Loan No.	Date of Disb	Disb Amount	No of EMI Pending	Total Amount Due	Loan No.	Date of Disb	Disb Amount	No of EMI Pending	Total Amount Due
Applicant										
Co-Applicant										

* If more number of Loans, details may be furnished separately

Existing Loan From Other Banks/NBFCs/Others (Specify) (Applicant / Co-Applicant)

Name of the Bank	Loan No.	Type of Facility	Amount Borrowed	Month & Year of Borrowing	EMI	Rate of Interest	Tenure	Outstanding Balance	Status
Applicant		☐ Term ☐ WCL							☐ STD ☐ NPA
		☐ Term ☐ WCL							☐ STD ☐ NPA
Co-Applicant		☐ Term ☐ WCL							☐ STD ☐ NPA
		☐ Term ☐ WCL							☐ STD ☐ NPA

PROPOSAL DETAILS

Make & Model :	Year of Manufature :	Vehicle (New / Used) :
Registration Number:	Engine Number :	Chassis Number :

Proforma Invoice Amount Rs. _____

Amount Remitted to dealer (by the Applicant) Rs. _____

**Less : Processing Charges Rs. _____(Exclusive of applicable taxes)

**Less : Document Charges Rs. _____(Exclusive of applicable taxes)

Less : Stamp Charges Rs. _____

Margin Money for Vehicle Rs. _____

Add : Insurance premium as per table above Rs. _____

Loan amount applied for Rs. _____ Cost of Asset Rs. _____

***Annualised Rate of Interest (Fixed) @ _____% per annum**

Tenure Rs. _____Months_____

Repayment Details :

Advance EMI Payable on Rs _____Balance on _____ Installments of Rs _____each payable on _____of every month commencing from _____to _____

Repayment mode : NACH _____Cheques _____Others_____

*****Penal Charges(PC) _____% per annum**

*The rate of interest is arrived at based on a comprehensive approach to gradation of risk based on demography, the profile, the cost of funds, margin, risk premium, external ratings, cash flow, track record, nature and value of collateral if any, Loan to value, future potential, tenure, competition, industry trends and credit risk, The rate of interest applicable to a loan may therefore vary from one customer to another taking into consideration the combination of the above parameters, the market information, the field report and the information provided by the borrower.

** In the event of cancellation of Proposal/Sanction, upfront charges shall not be refunded.

*** PC shall be charged on all amounts that are due yet unpaid (principal/interest/expenses). There shall be no capitalization or compounding of PC Prepayment/Foreclosure charges and Cheque Bouncing charges are applicable as per the agreed terms mentioned in the Sanction letter / Schedule(s) forming part of the loan agreement.

INSURANCE

Refer to Annexure

Health Insurance Opted: ☐ **Yes** ☐ **No**
Sum Insured: _____ Insurer Name: _____
Premium Amount: _____ DOGH ☐ Yes ☐ No

Term Life Insurance Opted: ☐ **Yes** ☐ **No**
Sum Assured: _____ Insurer Name: _____
Premium Amount: _____

Personal Accident Cover Insurance Opted: ☐ **Yes** ☐ **No**
Sum Insured:_____ Insurer Name: _____
Premium Amount: _____

Life Insurance (Flat Cover): ☐ **Yes** ☐ **No**
Sum Assured: _____ Insurer Name:_____
Premium Amount: _____

Shri Motor Protection Opted: ☐ **Yes** ☐ **No**
Insurer Name: _____
Premium Amount: _____

Vehicle Insurance Opted: ☐ **Yes** ☐ **No**
IDV: _____
Insurer Name: _____
Premium Amount: _____

☐ I agree to take the insurance policy
☐ Deduct payment from loan amount
☐ I will make the payment
Total Insurance Premium Amount
Rs _____

Nominee Name: _____	Nominee Relationship: _____	Nominee Age : _____
If Nominee is less than 18 years -	Appointee Name: _____	Appointee Relationship:_____	Appointee Age: _____

Income/Other Details

Source Of income
☐ Salary ☐ Business ☐ Agriculture ☐ investment
☐ Sale of Asset ☐ Others_____

Annual income
☐ Upto Rs.3 lakhs ☐ Rs.3-6 lakhs
☐ Rs.6-15 lakhs ☐ Rs.15-30lakhs
☐ Above Rs.30 lakhs

Annual Household income ☐ Upto Rs.3 lakhs ☐ Rs.3-6 lakhs ☐ Rs.6-15 lakh ☐ Rs.15-30lakhs ☐ Above Rs.30 lakhs

Please tick any one ☐ Politically Exposed Person (PEP) ☐ Relative of PEP ☐ Not PEP

End use Of Fund ☐ Personal use ☐ Working capital ☐ Purchase of Asset ☐ Business expansion ☐ Debt Consolidation ☐ Others

Whether the Applicant is a 'Farmer' ☐ Yes ☐ No if Yes please attach any one: ☐ Agriculture land document
☐ Lease agreement for leased out land ☐ Kissan Passbook ☐ Kissan Card ☐ Land book ☐ Pattadar pass book

Whether the Applicant is owning Agriculture Land ☐ Yes ☐ No if Yes,
☐ Below 2.5 Acres ☐ Between 2.5 to 5 Acres ☐ Above 5 Acres please attach land holding document

REFERENCE DETAILS

1. Reference Name	2. Reference Name
If Existing customer, Customer id _____	If Existing customer, Customer id _____
Relationship with the Applicant _____	Relationship with the Applicant _____
Knows the Applicant for _____ Years	Knows the Applicant for _____ Years
Reference address : _____	Reference address : _____
_____	_____
_____	_____
Pin code: _____	Pin code: _____
City/ District/State: _____	City/ District/State: _____
Phone/ Mobile: _____	Phone/ Mobile: _____

DISBURSEMENT REQUEST

DATE: _____

With reference to Loan Application Number _____ Dated ____ / ____ / ____ towards Loan Amount of Rs _____ against the asset _____ and subsequent sanction of the same from your Company, I/we hereby request that the processing charges, stamp duty, life insurance premium, and advance instalments payable to you be deducted from the sanctioned loan amount. I/we therefore authorize you to deduct Rs. _____ and disburse the net loan amount to the beneficiaries mentioned below.

Beneficiary Name	Bank Name	IFSC Code	Account Number	Payable at	Amount Rs.
1.					
2.					
3.					
4.					

DECLARATION BY APPLICANT / CO-APPLICANT / GUARANTOR :

I/we consent to the sharing of my/our personal and KYC details with the Central KYC Registry. I/we agree to receive information via SMS and email at the registered number and address and I/we authorize the downloading of information from the Central KYC Registry using the KYC Identifier provided by me/us.

I/we hereby consent to Shriram Finance Limited to update my/our contact information in CKYCRR and understand that I shall be intimated of any such change(s) by the Company.

I/we hereby authorize and I/we voluntarily opt for Aadhaar OVD KYC or e-KYC or offline verification, and submit to SFL my/our Aadhaar number, Virtual ID, e-Aadhaar, XML, Masked Aadhaar, Aadhaar details, demographic information, identity information, Aadhaar registered mobile number, face authentication details and/or biometric information (collectively, "Information"for the purpose of establishing my identity / address proof or in the capacity of guardian of my minor child's identity / address.

I am/we are informed by the SFL that in connection with Aadhaar services, SFL shall share Aadhaar number and/or biometrics with CIDR/UIDAI, and in response, the CIDR/UIDAI shall share with SFL, the authentication data or verification data such as Aadhaar Holder Name, Date of Birth, Address, Photo, and Registered Mobile Number.

I/we hereby declare that I/WE an Informal Micro Enterprise and provide my/our consent to Shriram Finance Limited, a designated agency for Udyam Assist, to facilitate my/our registration through the Udyam Assist Portal as a micro enterprise and enable me/us to avail benefits under the MSME scheme, which has been clearly explained to me/us.

I/we permit Shriram Finance Limited (SFL) to obtain my/our personal data from Credit Information Companies registered under Credit Information Companies (Regulation)Act, 2005 for purposes of accessing as well as downloading the credit information report including the credit score and accessing and downloading all such information as may be necessary for the purpose of providing the services by SFL.

I/WE permit SFL to use, verify, download, exchange and share all information related to this application with Credit Information Companies registered under Credit Information Companies (Regulation)Act, 2005, Statutory Authorities, Regulatory Authorities, Judicial, Quasi Judicial Authorities or any other authorized third party who are contractually bound to provide its services in relation to service that you/we have opted from SFL including but not limited to its contractors, regulators and auditors in accordance with laws as may be applicable from time to time.

I/We hereby confirm that all the information pertaining to the proposed loan that affects my/our interest is explained to me/us in my/our preferred language and I/We have understood the same.

I am/We are aware that the indicative interest rates and charges as applicable for various loan products are available in the Company's website www.shriramfinance.in

I/WE understand and provide my/our explicit consent that the information shared by me/us or as may be collected from the parties as has been mentioned above, may be processed for the following purposes:

a. To ensure that SFL can perform, maintain, protect, and improve the services and for developing or improvising SFL's services. SFL may use the details as provided under this application form without further consent for non-marketing or administrative purposes (such as notifying you/we of major changes, for customer service purposes, providing information about updates to our services, billing, transaction notifications, security notifications, Emi dues, cheque bounce , KYC / Re-KYC requirements etc., in connection with this application and transaction;
b. Information that is shared with any authorized third party shall be processed by such third party only on a need to know basis so as to ensure that such third party is able to provide their services in accordance with the contracted terms with SFL;
c. To ensure that SFL is able to comply with applicable laws including but not limited to fraud monitoring, Prevention of Money Laundering Act, for establishing an account based relationship with SFL, KYC compliance, compliance with any statutory/regulatory/judicial/quasi-judicial order or decree etc.;
d. SFL may use the information to investigate and prevent fraudulent activities, unauthorized access to the services, and other illegal activities, undertake analysis of marketing effectiveness and other analytics projects etc.;
e. For any other legitimate purposes and purposes permitted by law or applicable regulations.

I/We will ensure that any update/change in any information or documents provided by me/us in future would be intimated/informed to the company promptly, i.e. within 30 days from the date of change.

I/WE authorize SFL and its group companies to send communication, including sending promotional materials regarding loans, insurance, and related products or services, through phone calls, SMS, emails, mail, bots, or any other electronic platform.

Place: _____ Date: _____

Applicant's Photograph	Co-Applicant's Photograph	Guarantor's Photograph
Applicant's Signature	Co-Applicant's Signature	Guarantor's Signature

ANNEXURE FOR DIFFERENTLY ABLED

UDID Number :- Percentage of disability_____%

Types of disability	☐ Blindness	☐ Speech and Language Disability	☐ Hearing Impairment	☐ Locomotor Disability
	☐ Cerebral Palsy	☐ Intellectual Disability	☐ Mental Illness	☐ Muscular Dystrophy
	☐ Acid Attack Victims	☐ Sickle Cell Disease	☐ Low Vision	☐ Multiple Sclerosis
	☐ Hemophilia	☐ Thalassemia	☐ Specific Learning Disabilities	☐ Chronic Neurological Conditions
	☐ Leprosy cured	☐ Parkinson's Disease	☐ Autism Spectrum Disorder	☐ Dwarfism

Declaration by Differently Abled Applicant

I, _____, resident of _____, declare that:

1. I am a person with disability, as defined under the *Rights of Persons with Disabilities Act, 2016*.
2. The type of disability and percentage mentioned above are true and as per the medical certificate/UDID card issued by a competent authority.
3. I confirm that I am capable of understanding and executing this loan application independently / with assistance, as applicable.
4. I authorize Shriram Finance Limited to use this information solely for the purpose of KYC compliance, loan processing, and regulatory reporting to CERSAI/CKYCRR.
5. I understand that my eligibility for loan sanction will be determined as per the company's standard credit norms.

Signature / Thumb Impression of Applicant: _____ Date: _____ Place: _____

(If assisted by another person)
Name of Assistant / Reader: _____
Relationship: _____
Signature: _____

For Office Use :
Verified and recorded the disability details as per certificate / UDID.
Verified by (Employee Name & Code): _____
Branch / Location: _____
Date: _____

INSURANCE ANNEXURE

Insurer Name	Motor	Health	IPA/GPA	Fire/BPP	CI	GTLI	Life Protector
Bajaj Allianz General Insurance Co. Ltd.	Yes	Yes	No	Yes	No	No	No
Go Digit General Insurance Co. Ltd.	Yes	Yes	Yes	Yes	Yes	No	No
Hdfc Ergo General Insurance Co. Ltd.	No	Yes	No	No	Yes	No	No
Icici Lombard General Insurance Co Ltd	Yes	No	No	No	No	No	No
Iffco Tokio General Insurance Co. Ltd.	Yes	No	No	Yes	No	No	No
Shriram General Insurance Co. Ltd.	Yes	Yes	Yes	Yes	Yes	No	No
Tata Aig General Insurance Co. Ltd.	Yes	No	No	No	No	No	No
Zurich kotak General Insurance Company Limited	Yes	No	No	No	No	No	No
Care Health Insurance Ltd.	No	Yes	Yes	No	Yes	No	No
Manipal Cigna Health Insurance Co. Ltd.	No	Yes	No	No	Yes	No	No
Bandhan Life Insurance Limited	No	No	No	No	No	Yes	Yes
Shriram Life Insurance Company Limited	No	No	No	No	No	Yes	Yes
Bajaj Allianz Life Insurance Company Limited	No	No	No	No	No	Yes	Yes

OFFICE USE

KYC Verification carried out by	Emp Name: _____	Emp code: _____	Emp Sign: _____	Date: _____
Marketing Agent Name	Emp Name: _____	Emp code: _____	Emp Sign: _____	Date: _____
Tele Verifiers Name	Emp Name: _____	Emp code: _____	Emp Sign: _____	Date: _____
Institution Details	**Name:**			

Application Form No.: _____Dated. ___ /_____ /_____ Branch Name: _____

Acknowledgement Slip:

Received from_____

application to provide finance for Purchase / Refinance of_____

Your application will be processed, and acceptance / rejection notification will be intimated to you within 30 days from date of receipt of completed Application form along with supporting documents.

M/s Shriram Finance Limited

Authorised Signatory

Note:

- The receipt of your application form for the loan does not imply automatic approval of your loan by SFL.
- SFL will decide the quantum of the loan at its sole discretion.
- SFL reserves the right to reject any application without assigning any reasons.
- SFL may request for additional documents other than those collected in connection with the application.
- SFL reserves the right to retain the photograph and documents submitted along with the application form and shall not return the same to applicant.
- SFL shall not be liable for loss or delay in receipt of documents.

Approach to gradation of risk:

The rate of interest is arrived at based on a comprehensive approach to gradation of risk based on demography, the profile, the cost of funds, margin, risk premium, external ratings, cash flow, track record, nature and value of collateral if any, loan to value, future potential, tenure, competition, industry trends, guarantees and credit risk. The rate of interest applicable to a loan may therefore vary from one customer to another and may also vary for the same customer when fresh loan is extended over a period of time, taking into consideration the combination of the above parameters, the market information, the field report and the information provided by the borrower.