



## LOAN APPLICATION FORM

Application ID : NOCPL0000014

### LOAN DETAILS

Date of Application	09/05/2022	Product	MICROFINANCE LOAN_JLG
Loan Cycle	1	Tenure (Months)	24
Requested Loan Amount	35000	Purpose of Loan	SMALL SHOP FOR RETAIL BUSINESS
Center Name	01 A0002 UTTARASAR 02	Customer ID	
Group ID	RJ14012	Center ID	RJ14012

### BORROWER DETAILS

Name of the Borrower SUMAN DEVI

Maiden Name SUMAN DEVI

Father/Spouse Name MALIRAM

Mother's Name DHAKHA DEVI

Nationality INDIAN Date of Birth 01/01/1990 Gender: Male  Female

Mobile Number 6378454632 Email address \_\_\_\_\_

PAN \_\_\_\_\_ Residential Status SELF OWNED Martial Status: Married  Unmarried

Current Address , WARD NO 09, MEENA KA MOHALLA, BINJUSAR, JHUNJHUNUN, JHUNJHUNUN

City BINJUSAR

District JHUNJHUNUN Pincode 333021

State RAJASTHAN Country INDIA

Permanent Address  Same As Current Address Geo Classification: Rural  Urban  Semi-Urban

Permanent Address \_\_\_\_\_

City \_\_\_\_\_

District \_\_\_\_\_ Pincode \_\_\_\_\_

State \_\_\_\_\_ Country \_\_\_\_\_

Occupation Type SELF EMPLOYED Proof of Identity AADHAR Proof of Address AADHAR

Type of Business SELF EMPLOYED House Hold Annual Income 276000

Declared Household Borrowings \_\_\_\_\_ House Hold Annual Expenses 132000

### BANK DETAILS

Name of the Bank ALLAHABAD BANK

Acc Holder Name SUMAN DEVI

Account Number 50318993519

IFSC Code IDIB000J610 MICR Code \_\_\_\_\_

### ACKNOWLEDGEMENT

My/Our contact details may be used by PCHFL 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 PCHFL:

Yes  No

I/We need funding for insurance premium:

Yes  No

I MADAN LAL SUSHPAL S/o  
, WARD NO 09, MEENA KA MOHALLA, BINJUSAR, JHUNJHUNUN, JHUNJHUNUN

confirm that SUMAN DEVI (borrower) is my (daughter/wife/mother) and I hereby acknowledge that  aforesaid (daughter/wife/mother) is borrowing the sum of Rs. 35000 ( THIRTY FIVE THOUSAND only) from Piramal Capital And Housing Finance Limited (PCHFL) under the joint liability group loan as same will benefit our family.

I further acknowledge that my aforesaid (daughter/wife/mother) will regularly participate in the centre meetings conducted by (Piramal Capital And Housing Finance Limited (PCHFL) / New Opportunity Consultancy Private Limited on behalf of Piramal Capital And Housing Finance Limited (PCHFL) / Lender and will be responsible for the repayment of aforesaid sum of money borrowed along with applicable interest within stipulated timelines.

Borrower Signature or Thumb Impression

Nominee Signature or Thumb Impression

RO Name BALBEER YOGI

RO ID AI12246

## Declaration by the Member of Joint Liability Group

1. I understand, accept, acknowledge, agree, confirm and declare that all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I have not withheld any information.
2. I hereby declare and confirm that the group, whose name has been mentioned in this application form, is the only joint liability group, wherein, I am a member / I have a membership.
3. I understand that I shall not utilize the Loan for any purposes other than the purpose for which the Loan was taken from PCHFL. I am not permitted to on lend the Loan to any other member of the group.
4. I hereby declare that I am resident of address (as stipulated in application form).
5. I hereby declare that I belong to the same village / locality / neighbourhood, wherein, the other members of the group are located and belong to same economic strata.
6. I hereby declare that I personally know/familiar with each member of the group.
7. I hereby declare that I am involved in an economic activity.
8. I hereby declare and confirm that I have not defaulted a loan with any financial institution/NBFC-MFI/banks.
9. I hereby confirm that I have applied for the Loan as per my repayment capacity, and I am aware that I shall not avail Loan beyond my repayment capacity.
10. I understand that my loan application will be sent to credit bureau for verification and in case I do not qualify or I am not eligible as per the applicable law to avail the loan, the requested loan amount may be reduced or cancelled or postponed.
11. I understand and accept the following provisions:
  - 11.1 I hereby submit my Aadhaar/UID Number and consent to PCHFL & NEW OPPORTUNITY CONSULTANCY PVT LTD ("NOCPL"):
    - a. Seed my Aadhaar/UID Number issued by Unique Identification Authority of India ("UIDAI"), Government of India in my name with my aforesaid account.
    - b. Use my Aadhaar details to authenticate me from UIDAI.
    - c. Use my mobile number mentioned in my account for sending short messaging services ("SMS") alerts to me.
    - d. Consent for authentication: I, the holder of the above stated Aadhaar number, hereby give my consent to PCHFL/NOCPL to obtain my Aadhaar number, Name and Fingerprint / Iris for authentication with UIDAI. PCHFL has informed me that my identity information would only be used for demographic authentication / validation / e- KYC purpose and also informed that my biometrics will not be stored / shared and will be submitted to CIDR (Central Identities Data Repository) only for the purpose of authentication.
- 11.2 I hereby declare that the particulars given in this application form are true and correct. Receipt of this application form does not in any manner whatsoever obligate PCHFL to grant the said Loan, which shall be at the sole discretion of PCHFL.
12. I agree and understand that PCHFL reserves the right to retain the application forms and the documents provided therewith, including photographs and shall not return the same to me.
13. I agree and acknowledge that PCHFL has appointed NEW OPPORTUNITY CONSULTANCY PVT LTD ("NOCPL") as its Service Provider to handle and manage the loans and related transactions (collection of KYC documents, execution of loan documents, disbursement of loan, collection of repayment instalment, etc.) with me on behalf of PCHFL. I hereby authorize PCHFL to furnish any kind of information about me to the NOCPL. Further, I agree to remit the instalment and interest due to PCHFL as per repayment schedule to be handed over to me during loan disbursement through NOCPL. I hereby confirm that the concerned official of NOCPL has read and translated accurately the aforesaid terms and conditions and other documents in vernacular language known to me and I have completely understood the same.
14. I agree that my personal Know Your Customer (KYC) information may be shared with Central KYC (CKYC) registry or any other competent authority by PCHFL/NOCPL. I hereby give consent to receive information from PCHFL / CKYC registry / the Government / Reserve Bank of India or any authority through SMS/email on my registered mobile number/email address.
15. I authorize PCHFL and NOCPL to obtain my 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 PCHFL/NOCPL considers necessary;
16. I hereby accept and acknowledge that PCHFL shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to PCHFL.

- PCHFL is registered with IRDAI bearing Certificate of Registration No CA0052 to act as a Corporate Agent (Composite) & is a Group Insurance Organiser/ 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 & PCHFL does not underwrite the risk or act as an insurer.
- Insurance is a subject matter of solicitation
- Participation by PCHFL's customers in any insurance product is optional and purely on a voluntary basis & Customer may opt for insurance through PCHFL or open market at his/her sole discretion.
- Opting for the loan amount along with life insurance in the Application Form is only your intent and such selection is not binding on PCHFL.
- Such selection shall become effective only upon you explicitly instructing PCHFL in writing to disburse the premium to the insurance company directly and on complying with all the formalities as required by the insurance company.
- PCHFL shall not be liable for any consequences/damages/losses arising out of non-compliance of the same.
- PCHFL shall be under no obligation to refund the processing fee along with applicable taxes in any event;
- 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 <http://www.pchf.in>.

Member's Name: SUMAN DEVI

Member's Sign or Thumb Impression: \_\_\_\_\_

Nominee's Name: MADAN LAL

Nominee's Sign or Thumb Impression: \_\_\_\_\_

Date: 10/05/2022

Place: JHUNJHUNU