



Registration No. U65999KA2022PLN167177

BUDDHA AKSHAY NIDIHI LTD

Under Clause F of Section 45 I of the RBI Act 1934

Register Office: Mumbai – 400013, Email: nidhiofficemumbai@gmail.com.

Home Loan/Mortgage Loan

[illegible]

Date :-

Personal Details

Title: MR. ☐ Ms. ☐ Mrs. ☐ Dr ☐ Gender M ☐ F ☐

First Name:

[illegible][illegible]

IDENTITY

Passport ☐ Voter's ID ☐ Driver's License ☐ PAN Card ☐

PAN Number:

 Aadhar card no:

Date Issue:-

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 Expiry Date:

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Business Details Details

[illegible][illegible]No. of Years in Business: Total Business Capital (Equity)

EMPLOYMENT Details

Name of Employer:

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 No. of years with Employer:

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Position: Mobile. No. of Employer: Net Salary:

LOAN DETAILS

Requested Amount (Rs): Matunty: Capacity:

Proposed Collaterals:

DIRECTION

Direction of Route to Business/Place of Work

Direction of Route to Residence

Signature of the borrower (s)

Signature
across
Revenue
Stamp with date

In support of my loan application, I set out the above the information, which is true to the best of my knowledge, I understand that if any of the information I have provided proves to be false, it will lead to the automatic decline of my application If it is found out that any of the information, I have provided proves to be false after disbursement, proceed has the right to call back the loan. I consent to Proceed, in connection with this loan application, making such enquiries about my affair as it deems fits. I will also be available for further discussions upon request.

Signature/Thumbprint.

Date:(dd/mm/yyyy)

SPOUSAL CONSENT FORM

Declaration:

I.....(Full Name)of(Address), in Connection with Buddha Akshay Nidhi Limited this loan request, fully consent to my partner’s transactions with BANL. I will also be available for any further discussions that may ensue whatsoever concerning this loan.

DETAILS OF LOAN REQUEST

Name of Applicant:

Amount Requested:

Duration

I pledge to entire loan amount with approved interest is fully paid and on schedule. The applicant and I will be jointly and severally liable for the entire loan amount and any interest accrued thereof.

Signature.....

Thumbprint: - {RTP}

Telephone:

Name.....

Date: -

HOME LOAN GUARANTOR'S DETAILS

AFFIX PASSPORT
PICTUE HERETITLE: Mr, Ms, Mrs, Dr, Name: Date of birth :-

ADDRESS

Length of stay in current location: Location Landmarks: Type of ownership: Owned Willed Leased Rented House Type Detached Semi-detached Compound Story Home Town: Place of Worship: Name of Resident Minister:

CONTACT DETAILS

Cell Phone: Residential: Office:

IDENTITY

 Passport Voter's ID Driver's License Number Aadhar card No Pan No Date of issue Expiry Date Occupation: Address: TelSpouse aware of facility Yes No If no,why?

Signature of the borrower (s)

Signature
across
Revenue
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SECTION B

BORROWING HISTORY

Institution	Amt. Borrowed (GHC)	Date Borrowed	Monthly Installment (GHC)	Outstanding Bal (GHC)

SECTION C

EMPLOYMENT DETAILS Name of Employ/Business: Position: Address: Location: No. of year in Business/Employer: Proceed Account Details: Name of Bankers: Account No.

INCOME DETAILS

Monthly Income:		Rs.	Rs.
	Net salary		
	Allowances		
Other Income			
Monthly Expenses			
Expenditure on other			
Net Income			

Signature of the borrower (s)

Signature
across
Revenue
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GUARANTOR'S DECLARATION

I hereby guarantee a loan of
.....(GHC) being granted to (FULL NAME)

(The borrowers) who are my group member.

I solemnly pledge to be liable for all payments in case of default as well as facing any legal actions taken by your firm. I also pledge that, in any particular installment month where any group member is unable to make payment of the installment amount, I agree to pay that installment amount.

I consent to BANL, in connection with this loan application, making such enquiries about my affairs as it deems fits. I will also be available for further discussions on my request, if need be.

I have attached the following original documents to my application (Tick relevant boxes): and this day transfer ownership to BANL until the entire loan is fully recovered from debtor.

Car Document ☐ Treasury bills ☐ Cash investments ☐ Stock

☐ Land Title/indenture/site ☐ OTHER ASSETS

Signature.....

Date.....



(LEFT THUMP PRINT)



(RIGHT THUMP PRINT)

FOR OFFICIAL USE ONLY

Date received:

Debt/income ratio:

Credit officer's comments:

.....

Signature of the borrower (s)

Signature
across
Revenue
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Rate of Interest:

7.5% to 28% per annum (on reducing balance) case to case basis.

Documents Required for Home Loan or LAP from Members:

1. KYC Documents (Identity & Address Proof)

- **Aadhaar Card**
- **PAN Card**
- **Voter ID / Passport / Driving License**

2. Income Proof (for salaried & self-employed members)

Salaried Employees:

- **Last 3-6 months' salary slips**
- **Form 16 or Income Tax Returns (ITR) for last 3 years**
- **Bank statement (last 6 months) showing salary credits**

Self-Employed Professionals & Business Owners:

- **Income Tax Returns (ITR) for last 2-3 years**
- **Profit & Loss Account & Balance Sheet (last 2 years)**
- **GST returns (if applicable)**
- **Bank statement (last 6-12 months)**

3. Property Documents (For LAP & Home Loan)

- **Sale Deed / Title Deed / Gift Deed (Proof of Ownership)**
- **Encumbrance Certificate (EC) (No pending legal dues on property)**
- **Approved Building Plan (for home loan)**
- **Latest Property Tax Receipt**
- **Legal Opinion Report** from a certified lawyer
- **Property Valuation Report** from a registered valuer & TOP 5 Prime Bank.

4. Loan Repayment & Security Documents

- **Post-Dated Cheques (PDCs) / NACH / ECS Mandate**
- **Loan Agreement & Sanction Letter (Signed by member)**

Signature of the borrower (s)

Signature
across
Revenue
Stamp with date