SAHAYYA FINSERVE

HL&LAP/VER1.1/APRIL/2026

Loan Application Form

Application Date: D D M M Y Y Y Y

Personal Details	Applicant / Co-Applicant / Guarantor	Co-Applicant / Guarantor
Passport Size Photograph with signature		
Title (Mr / Mrs / Dr / Others)		
First Name		
Last Name		
Father's Full Name		
Mother's Full Name		
Marital Status	☐ Single ☐ Married ☐ Others	☐ Single ☐ Married ☐ Others
Spouse's Name		
No. of Dependants		
PAN Card Number		
Passport Number		
Aadhar Card Number (Please mask the first 8 digits)		
CKYC Number		
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
Mobile Number		
Email ID		
Education	☐ Matriculate ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Others	☐ Matriculate ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Others
Category	☐ SC ☐ ST ☐ OBC ☐ Others	☐ SC ☐ ST ☐ OBC ☐ Others
Mailing Address	☐ Current ☐ Permanent ☐ Office	☐ Current ☐ Permanent ☐ Office
Residence Address (Current Address)	____ ____ Landmark: ____ Pin: ____ City: ____ State: ____ Years at address: ____	____ ____ Landmark: ____ Pin: ____ City: ____ State: ____ Years at address: ____
Permanent Address	☐ Same as above ____ Landmark: ____ Pin: ____ City: ____ State: ____ Years at address: ____	☐ Same as above ____ Landmark: ____ Pin: ____ City: ____ State: ____ Years at address: ____

Residence Ownership	☐ Owned ☐ Parental ☐ Rental	☐ Owned ☐ Parental ☐ Rental

Employment Details

Employment Nature	☐ Salaried ☐ Self- Emp ☐ Rental ☐ Housewife ☐ Retired ☐ Non-Income Earning Member	☐ Salaried ☐ Self- Emp ☐ Rental ☐ Housewife ☐ Retired ☐ Non-Income Earning Member
Industry		
Nature of Organisation	☐ Govt. ☐ Public Limited ☐ Private Ltd ☐ MNC ☐ Proprietorship ☐ Partnership ☐ Others ____________	☐ Govt. ☐ Public Limited ☐ Private Ltd ☐ MNC ☐ Proprietorship ☐ Partnership ☐ Others ____________
Designation		
Period in current employment (in years)		
Total Work Experience (in years)		
Employment Address	____________ ____________ ____________ Landmark: ____________ Pin: ____________ City: ____________ State: ____________ Years at address: ____________	____________ ____________ ____________ Landmark: ____________ Pin: ____________ City: ____________ State: ____________ Years at address: ____________
Gross Monthly Income (₹)		
Net Monthly Income (₹)		
GST Exempted	☐ Yes ☐ No	☐ Yes ☐ No
GST Registration	☐ Yes ☐ No	☐ Yes ☐ No
GST Number (if registered)		

Bank Account Details

Account Holder Name		
Bank Name		
Account Number		
IFSC Code		
Account Type	☐ Savings ☐ Current ☐ CC / OD ☐ Others ____________	☐ Savings ☐ Current ☐ CC / OD ☐ Others ____________

Proposed Loan Details

Loan Amount (₹)		Tenor (in years)	
Loan Product	☐ HL ☐ LAP	Transaction Type	☐ Purchase ☐ BT ☐ TOP ☐ CC / OD ☐ Others ☐ LAP (Resi) ☐ Top-up

Property Details

Property Type	☐ Commercial ☐ Resi Cum Commercial ☐ Multi - Tenant ☐ Plot ☐ Independent House ☐ Flat ☐ Row House
Property Details	____________ ____________ Landmark: ____________ Pin: ____________ City: ____________ State: ____________ Years at address: ____________

Reference Details (minimum 2 references)		
Name		
Relationship		
Address		
Mobile Number		

Application Fees	
Mode	☐ Upfront ☐ Deduction
Chq no. / UTR	
Amount	

Sourcing Details	
Sourcing Type	☐ Direct ☐ DSA ☐ Connector
Channel Partner Name	
Branch	
Sales Manager	

Common Document Checklist	
General Documents	• Dully Filled and signed Application Form (with cross signed photographs of App/Co-app/Guarantor) • Non – Refundable Login Fee payment proof (if applicable)
Indicative List of KYC of all parties to the loan	**Individual** • PAN Card / Form 60 • OVD (any one) – Passport, Voter ID, Driving License, Masked Aadhar Card, Job card issued by NREGA • Business Proof for sole proprietorship firm (any one) – Udhyam Registration Certificate / Shops and Establishment Registration Certificate / Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities, IEC (Importer Exporter Code) issued by the office of DGFT, License / Certificate of Practice issued by any professional body incorporated under a statute, Complete Income Tax Return (not just the acknowledgement) duly authenticated/acknowledged by the Income Tax authorities, Utility bills such as electricity, water, landline telephone bills, etc. **Non-Individual** • PAN • MOA and AOA / Partnership Deed / LLP Agreement / Trust Deed, Certificate of incorporation / Registration Certificate, Board Resolution / Power of attorney / Letter of authority.
Income Documents	**Individual** Latest 3 months salary slip for fixed salary income and latest 6 months salary slip for variable income / latest Form 16 / Salary Certificate **Non-Individual** • Financial Documents for 2 years • ITR along with computation • Balance Sheet, P&L, Schedules • Tax Audit Report • Payment Deed & MOA/AOA • List of Directors/Shareholders attested by CA/CS • Latest 6 months Bank Statement (Both Business and Savings) • VAT/Sales Tax return for current financial year
Bank Statement	**Individual** Latest 6 months bank statement **Non-Individual** Latest 1 year bank statement of Salary / Current / Operative account for both Individual and Company

Customer Service

For any service-related issue, Customer can get in touch with Sahayya Finserve Private Limited (SFPL) by:

• Calling SFPL Service Desk on the numbers provided on our website.

• Contacting the Relationship Manager (RM) at any of our branches.

Customer Declaration

I/We have applied for loan to be secured against immovable property or such other security as may be permitted by Sahayya Finserve Private Limited (“SFPL”) through this Loan Application and have received an acknowledgement receipt of loan application form and schedule of charges from SFPL. I/We undertake, declare, agree and confirm that: 1. All particulars, information, copies of financials/bank statements/title records/legal and other documents and details given/filled in or submitted along with this Loan Application, or tab/mobile app-based Application form filled by SFPL representative are true, correct, and updated in all respects and that no information/details whatsoever has been withheld/concealed. The information/details/documents submitted by me/us including sensitive personal information shall form the basis of the credit appraisal done by SFPL and any loan/service or amount thereof that SFPL may decide to grant to me/us at its sole discretion. 2. In case any discrepancy is found or observed from the documents/information/detail submitted by me/us, SFPL shall, in its sole discretion, be entitled to cancel the sanction at any stage or recall the loan, if already disbursed. 3. I / We declare and confirm that the credit facilities/financial assistance if any enjoyed by me/us with other banks/financial institutions has been disclosed herein above 4. No award, decree, judgement or order has been passed against me/us involving breach of contract, tax malfeasance or other misconduct which could have any adverse effect on my/our capacity to repay the loan. 5. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedings or any proceedings for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my/our assets have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority. 6. I/We specifically authorize SFPL and all its group/business associate companies and their employees, agents and representatives to collect, exchange, share or part with all or any information for any purpose including cross selling and referrals. 7. I/We acknowledge and agree that SFPL shall have, in its absolute discretion and without assigning any reason (unless required by applicable law), the right to accept or reject the Loan Application and SFPL shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages or expenses, or other consequences, caused by or arising out of such rejection, or any delay in notifying me/us of such rejection, of my/our application. Quantum of the loan will be finally decided by SFPL and SFPL has not made any commitment to me/us regarding the same. 8. The amount of loan shall be decided by SFPL in its sole discretion and SFPL does not and has not made any commitment to me/us regarding the same. 9. SFPL is not under any obligation under any circumstances whatsoever to refund registration / upfront / processing fee or any fee by whatever name called once paid. 10. All payments including for stamp duty, registration fee, legal fee, valuation charges, ROC filing charges (if applicable), documentation charges and any other out of the pocket expenses as per actuals shall be borne by me/us. 11. I/We understand that the disbursement will be subject to production of necessary documents as may be required by SFPL from time to time, satisfactory completion of SFPL appraisal and documentation process and compliance with SFPL laid down norms/guidelines. 12. Any change in information submitted with this Loan Application or thereafter including change in address(s), employment or profession, income, telephone number etc. shall be promptly informed to SFPL. 13. I/We confirm that I/we shall cooperate with SFPL and furnish additional documents and/or shall execute such other documents, if necessary to enable SFPL to abide by/comply with all other existing/further directives of the statutory/regulatory authorities/any other authority in accordance with applicable laws. 14. I/We authorize SFPL to disclose any information/documents submitted with Loan Application or anytime thereafter or relating to me/us, of the loan(s) proposed to be availed by me/us, as SFPL may deem appropriate and necessary, to Reserve Bank of India, tax authorities, Credit Bureaus, third parties, credit rating agencies, Credit Information Bureau (India) Ltd. or any other agency authorized in this behalf by RBI, or Government or any regulatory/statutory/judicial/quasi-judicial authority and also to obtain information from these agencies/authorities etc. with respect to me/us so as to enable SFPL to appraise my/our Loan Application. 15. I/We undertake that (a) CIBIL / Highmark / Equifax / Experian and any other agency so authorized may use, process the said information and data disclosed by SFPL in the manner as deemed fit by them; and (b) any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank/Financial Institutions and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf. 16 I/We hereby authorize SFPL as may be required in order to enforce the rights of SFPL pursuant to the provisions of the insolvency and Bankruptcy Code, 2016 and required to monitor the Loan and the utilization thereof, and /or to take steps toward the recovery of the Outstanding Amounts. 17. I/We authorise SFPL to contact me/us for products and services offered by SFPL or any service provider regarding dues, marketing schemes, various other financial and insurance products, etc. in any of the following methods: (a) Telephone even if the Applicant’s name appears in Do Not Call Register. (b) E-mail (c) SMS (d) Whatsapp; (e) other communication channels under applicable laws. 18. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this Loan Application and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned/required to be done in this regard. 19. I/We hereby declare that information given by us in application form and digital application form, if there is any inconsistency, the information provided in digital form will prevail. 20. I/We expressly and irrevocably give further consent that SFPL is entitled (but not obliged) to contact at any such place, person/or entity, reasonably believed by SFPL of having any connection with the Applicants, details of which may be available with SFPL either directly or indirectly in order to establish contact with the Applicants, disclose relevant information regarding the Loan or procure information that may be relevant for SFPL to service the Loan or exercise its rights and obligations in terms of the T&C. 21. No money or fees has been solicited or paid in cash to any SFPL employees/business associates during the process of application submission. 22. Any information or data disclosed to SFPL pursuant to the Loan Application Form and the T&Cs has been provided out of the Applicant’s own free will and volition. 23. SFPL may collect, use, process, store, transfer the information or data, including any sensitive personal information or data, for any or all of the following purposes: (i). Of data processing, statistical or risk analysis, conducting credit or KYC or anti-money laundering checks, credit risk management, or monitoring the Applicant’s credit worthiness. (ii). Of meeting the disclosure requirements of any law binding on SFPL. 24.I/We agree that submission of the Loan Application does not imply automatic approval of the loan by SFPL. SFPL may request for additional documents other than those submitted along with the Loan Application. I/We confirm that the executive who collected my/our applications/documents has informed me/us and I/we am/are fully aware that –1. Any tax, fee, cess, duty etc. as may be applicable and payable from time to time will be charged in connection with the loan. 2. SFPL is not liable for the safe keeping and return of any documents/papers or copies thereof submitted along with the Loan Application. 3. SFPL shall not be liable to process any incomplete/defective applications and SFPL shall not be responsible for any resulting delay or otherwise. 4. The Loan Application, documents /photographs or any other detail etc. once submitted by me/us will not be returned under any circumstances whatsoever by SFPL. This application form is considered valid unless the applicant revokes the same. 25.I do hereby declare that, in case I have submitted deemed OVD as a proof of my current address, I will submit any one of the Officially Valid documents within period of three months from the date of the loan application with updated current address as mentioned in the deemed OVD submitted by me as part of this application. 26.I/We hereby declare that there is no change in the personal information, occupation, contact details provided at the time of previous loan application. 27. I/We hereby declare that in case of any updation in the aforementioned information, shall be provide to the SFPL representative along with supporting documents along with loan application form.28. I do hereby give my consent for downloading KYC document from CKYC portal

Insurance Declaration

I/We hereby declare that I/We would like to opt for Insurance plan offered by insurance company in association with SFPL. I/We have carefully read and understood contents of the brochure. I/We have understood that the Loan/Facility amount sanctioned by SFPL is unconditional to my/our opting for the insurance & undertake to pay the requisite premium at the time of disbursement of the loan.
I confirm that I am voluntarily participating in this program and am aware that the loan is available without the insurance as well.

Registered Office

Sahayya Finserve Private Limited

No.65, Shrinijaya Arcade, 1st Floor, Opp Punjab National Bank, T Dasarahalli, Bangalore- 560057

Website: https://www.sahayyafinserve.com/ **Email**: contact@sahayyafinserve.com **CIN**: U65999KA2020PTC132242

Applicant Type	Signature	Date
Applicant		
Co-Applicant / Guarantor		

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Schedule of Charges

The Fees/Charges as mentioned below are subject to change from time to time at the sole discretion of Sahayya Finserve Private Limited (SFPL). Any change in below listed Fees / Charges would be updated on the company website.

Fee / Charge Type	Applicable Charges
Application Fee	Up to ₹5,000
Loan Processing Fee	Up to 5 % of the Loan Amount
Legal, Collection and Incidental Charges	Actuals
Technical Visit Charges for Tranche Disbursement	NIL
Part-Prepayment Charges (on the amount being part paid) Foreclosure (Full Pre-Payment) charges on the total loan outstanding amount	Floating Rate Home Loans: Nil Floating Rate loans given to individuals (Applicant or Co-Applicant) where the end use is for business purposes: 4% on amount prepaid Floating Rate loans given to non – individuals on the loan structure (Applicant or Co-Applicant): 4% on amount prepaid Fixed Rate loans: 4% on amount prepaid The Company shall not levy any charges where pre-payment is effected at the instance of the company
Penal Charge*	**Up to 36% per annum on the overdue amount** **(Principal overdue / Interest overdue / EMI overdue)** **for the period the said amount remains overdue**
Cheque Bounce Charges	₹500 per bounce
PDC Swapping Charges	₹500 per instance
Hard Copy SOA	₹500 per instance
Hard Copy Repayment Schedule	₹500 per instance
Photocopy of Property Papers	₹1,000 per instance
Document Retrieval Fee	₹1,000 per instance
Hard Copy Foreclosure Letter	₹1,000 per instance
Switch Fee (Floating - > Fixed & vice versa)	Up to 2% of principal outstanding
Stamp Duty and other Statutory Charges	Actuals
CERSAI Fee	If Loan Amount is equal to ₹5 lacs or lesser – ₹50 per property If Loan Amount is greater than ₹5 lacs – ₹100 per property
Document Custodian Fees	₹500
Cancelation Charges	Up to 4% of the Loan Amount
Disbursement Cheque Cancelation & re-issuance	₹1,000 per instance
Cash Collection Fee	₹500 per instance

Please note the GST applicable would be levied on all the above-mentioned charges.
* The said Penal Charges are over and above the applicable Rate of Interest.
* The said Penal Charges will be subject to GST as per applicable laws on Goods and Service Tax in India, and GST will be charged separately.

Acknowledgement for receipt of Application form

Date ____________

To ______________________________

SFPL has received your loan application. SFPL will convey its decision within 45 days of receipt of this application provided the application is complete in all respects and is submitted with all the documents as may be required by SFPL for proper appraisal of the application. The computation of timelines would begin from the day on which all documents required for appraisal is provided by the customer to SFPL for appraisal

For Sahayya Finserve Ltd., Authorised Official