

APHELION FINANCE PVT. LTD.



APPLICATION FOR LOAN AGAINST INSURANCE POLICY

Office Add: 2nd Floor, B Wing, Bhagyashree Building, Above Apna Sahakari Bank, Dr. BR Ambedkar Road, Mulund West, Mumbai – 400 080 | Tel: 9321193211/022-25656562/25609624 | Website: www.aphelionfinance.com

PERSONAL DETAILS

Full Name:		
Date of birth:	Gender (M/F/Other):	Marital Status (Married/Single):
Current address:		
Permanent address:		
Residence (Please circle): Owned Parental PG LL Co-provided Relative		
Phone No.:	Mobile:	Email ID:
PAN No:	UID Aadhar No:	Highest Qualification:

EMPLOYMENT INFORMATION

Current employer:		
Employer address:	How long?	
Phone:	E-mail:	Fax:
Position:	Annual income:	
Nature of employment (Please circle): Salaried Self Employed		

FAMILY DETAILS

Sr. No.	Name	Relation	Age	Occupation	Source(s) of income (INR)	Job experience (in years)	Dependent or not
1							
2							
3							
4							
5							
6							
7							
Total:							

LOAN DETAILS

Loan Amount (in INR):	Tenure (in months):
Mode of payment (Please circle): PDC ECS	
Purpose of loan (Please circle): Education Marriage Home Renovation Business Travel Other	
'Other' purpose of loan:	
Type of loan (Please circle): Fresh Loan Top Up	
Past Aphelion Loan No. (Top Up customer only):	

FINANCIAL DETAILS

Net Salary/Net Income p.m.:	Other income:
Bank Details (Branch, IFSC Code, etc.):	
Bank Account Details (Type, No.):	

INSURANCE POLICY DETAILS

Name of Insurer:	Name of Insurance Company:
Amount of Life Coverage:	Name of the nominee:
Start date of insurance policy:	Last date of payment of Premium:
Surrender Value of policy (in INR):	
<i>(The following details to be filled out by Aphelion official only)</i>	
Is Premium payment regular:	
Completion of assignment of policy in favour of Aphelion (Yes/No):	Date of assignment:

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INFORMATION ON OTHER PRODUCTS AND OFFERINGS

From time to time, Aphelion Finance communicates various new products/promotional offers, which are of significant benefit to its customers. I/We consent/do not consent to receive information and/or services etc. for marketing purposed through telephone, mobile, SMS, emails by the Company or its agents.

I/We declare that the particulars and information given in the application form are true, correct, complete and up-to-date in all respects and I/we have not withheld any information. I/We confirm that I/we have no insolvency proceedings indicated against me/us and I/we have never been adjudicated insolvent. I/We authorize Aphelion Finance to make reference and enquiries relating to information in this application, which the Company considers necessary. I/We hold myself/ourselves liable for any wrong statement or forged documents submitted that might be discovered hereafter. If any wrong statement or forged documents are discovered hereafter, I/we am/are liable to pay Rs.5000/- as reimbursement of expenses incurred by Aphelion Finance in my/our application. I/we authorize the Company to exchange/part/share with all information relating to my/our loan details and repayment history to other Companies/banks/Financial institutions etc. as maybe required and shall not hold the Company liable for use of this information. I/We undertake to inform the bank regarding change in my residence/employment and to provide any further information that the Company may require. I/We agree that my/our loan shall be governed by the rules of the Company, which may be in force from time to time. I/We understand that the Company has the right to reject my/our application without providing any reason thereof. I/We, the borrower(s) agree(s) to have given my/our express consent to the Company to disclose all information and data furnished by them to Credit Information Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India. I/We, the borrower(s) further agree(s) that I/we shall execute such additional documents as maybe necessary for the purpose. I/We undertake that the proceeds of this facility shall not be used for investment in the capital market. I/We agree that I/We am/are aware that I/We have approached Aphelion Finance for loan.

I/We also confirm that I have been explained the following:

1. The Company would require a processing time of approximately 15 working days from the date of receipt of the completed application
2. The Company may at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan
3. The Company will decide and assign the loan limit and tenure. No commitment has been given to me/us for the same.
4. The DSA has not collected any commission/brokerage or any other fee by way of cash or cheque.

Date:

Signature:

REFERENCES

Reference 1:

Full Name:	Address:	Knowing since:
Contact No.:	Relation:	Occupation:

Reference 2:

Full Name:	Address:	Knowing since:
Contact No.:	Relation:	Occupation:

PERSONAL LOAN DOCUMENTS TO BE SUBMITTED ALONG WITH THE APPLICATION FORM

1. PAN Card
2. Latest 6 months bank statement
3. Electricity/Telephone Bill
4. Salary Slip with Form 16/IT Returns of last 2 years
5. Passport sized photo
6. Ration Card

(Aphelion Official must circle the document which is NOT submitted)

DETAILS OF CHARGES

1. ECS Charges 1000/- plus service tax
2. Prepayment statement charges 112/- (refundable if prepayment is made within 15 days of receiving statement)
3. Chq/ECS bouncing Charges 112/-
4. Penalty 400/- on each dishonor
5. Penal Interest, Overdue Charges, Cheque swap charges, Legal Charges, Additional Interest as per clause 10 of the loan agreement

FOR OFFICE USE ONLY

SOURCING DETAILS

Dealer:	Dealer Code:
Sales Exec./Relationship Manager:	Corporate Off./Branch:

Please circle the source below:

- 1. Direct
- 2. DSA (Mention DSA Code:))
- 3. Branch
- 4. Direct enquiry
- 5. Social Media
- 6. Other (Mention from where:))

Signature of Relationship Manager:

Signature of Sourcing Agent:

FINANCE SCHEME DETAILS

Rate of Interest:	Processing Fee:	EMI Amount:	Advance EMI:
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Please Note:

- 1. For loans booked between the 1st and 15th of the month, the billing will commence from the 1st, 5th or 10th day of the subsequent month.
- 2. For loans booked between the 16th and 30th of the month, the billing will commence from the 15th, 20th or 25th day of the subsequent month.
- 3. In cases where a date other than the above is sought, the differential interest for the broken period would be added to the interest component in the 1st EMI

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ACKNOWLEDGEMENT

To

Aphelion Finance Pvt. Ltd. has received your Application for a Personal Loan of Rs.....
The Company would require a processing time of approximately 15 working days from the date of the completed application. This is subject to submission of all documents as required by the Company.
For any queries/clarifications, please contact on the aforementioned numbers or email us at customer@aphelionfinance.com