

GUARANTOR DETAILS

GUARANTOR I

GUARANTOR II

| | | |
|---|-------|-------|
| Name | _____ | _____ |
| Address Residence : | _____ | _____ |
| | _____ | _____ |
| Office Address: | _____ | _____ |
| Date of Birth & Knowing Applicant Since (yrs) | _____ | _____ |
| Marital Status | _____ | _____ |
| Tel No & Mobile | _____ | _____ |
| Email id | _____ | _____ |
| Relation with Applicant | _____ | _____ |
| Occupation & | _____ | _____ |
| Present monthly Income | _____ | _____ |

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/services etc. for marketing purposes through Telephone/Mobile/SMS/E-mails by the Company/its Agents.

INFORMATION ON OTHER PRODUCTS AND OFFERINGS

I/We declare that the particulars and information given in the application form are true, correct, and complete and up-to date in all respect and I/we have not withheld any information. I/we confirm that I/We have no insolvency proceedings indicated against me/us nor have I/we ever been adjudicated insolvent. I/We have read the application form and am/are aware of all terms and conditions of availing finance from Aphelion Finance. I/We authorise Aphelion Finance to make reference and enquires 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 may 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 authorise 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 may be required and shall not hold the Company liable for use of these 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)/guarantor(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)/guarantor(s) further agree(s) that we shall execute such additional documents as may be necessary for the purpose. I/We undertake that the proceedings of the facility shall not be used for investment in the capital market. I/We am/are aware that I/we have approached Aphelion Finance for loan.

I/We who have signed below as guarantor(s) agree that I/we have willingly come forward to act as guarantor(s) for the personal loan applied at Aphelion Finance by the applicant and I/we am/are aware that all the rights and obligations of a guarantor applies to me/us. I/we also confirm that I/we 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 : _____
Place : _____

REFERENCES

| | |
|-------------------------|-------------------------|
| Reference Name :- _____ | Reference Name :- _____ |
| Add :- _____ | Add :- _____ |
| Contact No:- _____ | Contact No:- _____ |
| Relation :- _____ | Relation :- _____ |
| Occupation :- _____ | Occupation :- _____ |
| Knowing Since:- _____ | Knowing Since:- _____ |

PERSONAL LOAN DOCUMENTS TO BE SUBMITTED ALONGWITH THE APPLICATION FORM

Passport size Photo Pancard Latest 6 months bank statement Elect/Telephone bill Salary slip with Form 16/IT Returns of Last 2 year's
Ration Card Others _____

DETAILS OF CHARGES

Processing Charges 1000/- plus GST; ECS Charges 250/- plus GST; Prepayment statement charges 112/- (refundable if prepayment is made within 15 days of receiving statement) Chq/ECS bouncing Charges 112/-; Penalty 400/- on each dishonour 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./Off/Relationship Mgr _____ Corporate off/Branch _____
Direct DSA (DSA Code _____) Branch Direct Enquiry Social Media
Others please specify _____

Signature of Relationship Manager

Signature of Sourcing Agent

Finance Scheme details

Rate of Interest _____ Processing fees _____ EMI Amount _____ Advance EMI _____

Please Note : 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.

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.

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