



CIN No. U65999RJ2017PLC059619

Sr. No.: _____

Applicant / Co - Applicant			Co - Applicant / Guarantor			
	First Name	Middle Name	Last Name	First Name	Middle Name	Last Name
Name of Applicant						
Father's / Spouse Name						
Current Residence Address with Landmark						
	Village:	Teh.:	City:	Village:	Teh.:	City:
	State:		Pin Code:	State:		Pin Code:
Phone No. with STD Code	<input type="text"/>		Mobile:	<input type="text"/>		<input type="text"/>
Current Residence & No. of Years	<input type="checkbox"/> Self owned <input type="checkbox"/> Parental <input type="checkbox"/> Rented No. of Years: _____		<input type="checkbox"/> Self owned <input type="checkbox"/> Parental <input type="checkbox"/> Rented No. of Years: _____			
Location	<input type="checkbox"/> Rural <input type="checkbox"/> Semi Urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro		<input type="checkbox"/> Rural <input type="checkbox"/> Semi Urban <input type="checkbox"/> Urban <input type="checkbox"/> Metro			
Date of Birth / Sex	<input type="text"/> M <input type="checkbox"/> F <input type="checkbox"/> Tg <input type="checkbox"/>		<input type="text"/> M <input type="checkbox"/> F <input type="checkbox"/> Tg <input type="checkbox"/>			
Marital Status	Single <input type="checkbox"/> Married <input type="checkbox"/> Other: _____		Single <input type="checkbox"/> Married <input type="checkbox"/> Other: _____			
PAN No.	<input type="text"/> Aadhaar No.: <input type="text"/>		<input type="text"/> Aadhaar No.: <input type="text"/>			
Religion/Caste Category / <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others	 / <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others			
E-mail Address						
Permanent Address / Registered Office of Company						
	CIN No.					
Phone No. with STD Code	<input type="text"/>		Mobile:	<input type="text"/>		<input type="text"/>
Lead Source :	Walk-in <input type="checkbox"/>		RO Reference <input type="checkbox"/>		Existing Customer Ref. <input type="checkbox"/>	
	Call Centre <input type="checkbox"/>		Marketing <input type="checkbox"/>		Wonder Group <input type="checkbox"/>	
	Others <input type="checkbox"/>					

Employment / Business Details	
Occupation: <input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Others	Occupation: <input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Others
Company / Firm Name: _____	Company / Firm Name: _____
Date of Incorporation: _____ GST NO.: _____	Date of Incorporation: _____ GST NO.: _____
Authorised Signatory: _____	Authorised Signatory: _____
Company / Firm Status: <input type="checkbox"/> Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> Company <input type="checkbox"/> LLP <input type="checkbox"/> Others	Company / Firm Status: <input type="checkbox"/> Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> Company <input type="checkbox"/> LLP <input type="checkbox"/> Others
Office Address: _____	Office Address: _____
City: _____ State: _____ Pin: _____	City: _____ State: _____ Pin: _____
Mob.: <input type="text"/> Tel.: <input type="text"/>	Mob.: <input type="text"/> Tel.: <input type="text"/>
Yrs in Current Employment / Business: _____	Yrs in Current Employment / Business: _____
If Salaried Designation: _____ Department: _____	If Salaried Designation: _____ Department: _____

Paste Recent Photograph of Applicant/ Co-Applicant with Signature

Paste Recent Photograph of Co-Applicant/ Guarantor with Signature

For Office Use Only:	
Branch: _____	File No.: _____
RO/RM: _____	Employee Code: _____
B.M. Name: _____	Employee Code: _____
P.M. Name: _____	Employee Code: _____
Referred by Name: _____	Code: _____
Scheme HL/LAP: _____	
Finance Amount: _____ Tenure: _____ ROI: _____ EMI: _____	

10. I/We understand and agree that the IMD fees and documentation charges are non refundable as my/our application is being rejected by the Company for any reason whatsoever, or the same being withdrawn by me/us.
11. I/We declare that I/We will not hold the Company or its agent(s) responsible for the delivery/colour/make/performance of the assets applied for under this application.
12. I/We consent to receive information/services etc for marketing purposes through Telephone/Mobile/SMS/Emails by the Company and its agents.
13. I/We hereby confirm and duly undertake the loan availed will be utilized for the purposes as stated in the application form. I/We also confirm that the loan is not being used for antisocial activities, investment in stocks and shares, speculative activities or any purpose linked to capital market activities.
14. I/We further confirm that there are no litigation/insolvency proceedings. filed/pending against me/us by any financiers/banks nor have. I/We ever been adjudicated insolvent.
15. I/We acknowledge receipt of the KYC form which provides the necessary information regarding KYC. The KYC and Fair Practices Code information is available at all branches free of cost
16. I/We declare and confirm that the purchase of any insurance product is entirely voluntary and not a condition for availing the loan. I/We understand my/our right to independently select any insurance provider without any obligation to procure it through the lender or its associates. I/We affirm that my/our consent has been obtained for all chosen insurance products and that the details of such products were shared transparently and agreed upon by me/us.
17. I/We agree that the Company reserves the right to charge different rate of interest to different customers based on risk profile of customer and on the basis of loan type. Gradation of interest will be on the basis of factors such as Credit Bureau score, income, loan amount, value and quality of security, loan type, loan to value ratio, prevailing interest rate in the market for similar lending activity, business profile, location etc.
18. I/We understand that fee and charges as communicated to me/ us and prescribed in the Schedule of fees and charges/Most Important Terms and Conditions (MITC) to the loan may be revised from time to time. The Company reserves the right to vary any of those charges from time to time with due intimation to the customer. Such amendments or modifications in the fee and charges shall be deemed to be effective and binding on me/us. I/We understand that fee and charges mentioned at point number 8.4 in the Key Fact Statement (KFS) includes Administrative, Legal verification, RCU, CERSAI, Society Verification etc. for the purpose computation of Annual Percentage Rate (APR).
19. I/We hereby acknowledge and agree that the Company reserves the right to determine and charge different rates of interest to different customers based on their individual risk profiles and the specific type of loan availed. The determination of the gradation of risk shall be conducted in accordance with the Company's internal policies and shall consider factors including, but not limited to, Credit Bureau scores, income levels, loan amount, value and quality of security provided, type of loan, loan-to-value ratio, prevailing market interest rates for similar lending products, business profile, geographic location, and other relevant parameters as deemed appropriate by the Company. I/We further confirm that I/we have been made aware of the Company's Policy for Determination of Rate of Interest and Other Charges, including applicable fees and charges, and the range of interest rates, which have been duly disclosed and are available on the Company's official website for reference www.wonderhfl.com.
20. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceeding have been initiated and/or are pending against me/us and nor have I/we ever been adjudicated insolvent by any court or other authority.
21. I/We declare that I/We are / are not related to Director(s)/employee(s) of the Company.
22. I/We hereby consent to the Company updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time as also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be my / our responsibility to ensure that the data is correct and updated and to immediately intimate in writing in case of any changes to the data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/ intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding loss or damage whatsoever in nature. my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry. I also agree that the non-receipt of any such SMS/e-mail shall not make the Company liable for any loss or damage whatsoever in nature.



KNOW YOUR CUSTOMER



1. What is KYC and its significance?

As abbreviation "KYC stands for "Know Your Customer; it enables Wonder Home Finance Limited (WHFL/Us/Company) to establish the identity of a customer and to know that the customer is a genuine person.

2. Why does WHFL require KYC of customer?

As per Prevention of Money Laundering Act, 2002, every Regulated Entity is required to establish identity of customer before entering into account base relationship and in our case before onboarding of a customer.

3. When is KYC done?

KYC is undertaken at the very first instance when a prospect makes an application to the Company for obtaining loan. Further, in case of any change in KYC documents submitted by a customer at the time of onboarding the customer will be required to submit self-attested copy of updated KYC documents at nearest branch within 30 days of change.

4. Which type of customers are required to provide KYC?

KYC documents are required to be provided by all categories of prospective customers including employees of the Company.

5. What is Money Laundering?

Money laundering is the process of transforming the proceeds of the crime/illegally obtained money into ostensibly legitimate money or other assets.

6. What is Prevention of Money Laundering Act, 2002?

Prevention of Money Laundering Act, 2002 (PMLA) was enacted to prevent money laundering activities. The main objective of PMLA is to prevent anyone from using our financial system (banking companies, NBFCs, Housing Finance Companies) for money laundering.

7. Who all can avail loan from Wonder Home Finance Ltd.?

Following type of persons can avail loan from WHFL either singly or jointly.

- Individual
- Company
- Partnership Firm/LLP
- Proprietorship
- Hindu Undivided Family

8. What is the process to undertake KYC?

As per the RBI guidelines, WHFL is required to obtain self-attested copy of one identity proof and one address proof from customer as per the list of KYC documents prescribed by Reserve Bank of India. Relationship Officer of WHFL shall verify the above documents with the Original Document issued by the Government/ Authorities in India

9. What all document is considered as KYC document?

(A) Individual/Proprietorship/HUF

- ID Proof: Passport/PAN/Voter ID / Driving License /Aadhar etc.

- Address Proof: i.e. Telephone Bill/ Bank Account Statement/Passbook / Ration Card/Aadhar etc.

(B) Company

- Certificate of Incorporation and MOA & AOA
- Resolution passed by the Board of Directors for acceptance of sanction facility and Power of Attorney (POA)/authorization granted to its managers, officers, or employee to transaction on behalf of their company along with KYC document (as enlisted for Individuals) of all the authorized persons/POA holder.

- PAN of the Company

(C) Partnership Firm/LLP

- Registration Certificate, if registered
- Partnership Deed
- POA granted to a partner or an employee of the firm to transact business on its behalf
- KYC documents of all the partners and employee/s holding POA at point no. (iii) above
- Telephone bill in the name of firm

10. Consequences of non-compliance of KYC requirements?

Prospective customer or the existing customer under review is found to be non-compliance of KYC norms/deficient of the KYC documents, he/she will not be permitted to undertake any further transaction with the WHFL. However, existing customer shall continue to meet their obligation towards WHFL.

CIN No. U65999RJ2017PLC059619

Regd. & Corp. Office : 620, 6th Floor, North Block, World Trade Park, Malviya Nagar, JLN Road, Jaipur, Raj - 302017

Toll Free No.: 1800 102 1002
Customer Care ID: hello@wonderhfl.com
Website: www.wonderhfl.com

23. I/we hereby voluntarily opt for and submit at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar/masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar)/e-KYC, to the Company for the purpose of establishing my/our identity / address proof and I/we are aware that certain other document can also be submitted as KYC documents. The consent and purpose of collecting Aadhaar have been explained to me/us in local language. I/we was/were informed by the Company that submission of Aadhaar is not mandatory, and there are alternative options for establishing identity including by way of physical KYC with officially valid documents other than Aadhaar. All options were given to me. I authorise and give my consent to the Company (and its service providers), for following informed purposes:

- KYC and periodic KYC process as per the PML Act, 2002 and rules thereunder and RBI guidelines, or for establishing my identity, carrying out my identification, offline verification or e-KYC or Yes/No authentication, demographic or other authentication/verification/identification as may be permitted as per applicable law, for all accounts, facilities, services and relationships of/through the Company, existing and future.
- collecting, sharing, storing, preserving Information, maintaining records and using the Information and authentication/verification/identification records: (a) for the informed purposes above, (b) as well as for regulatory and legal reporting and filings and/or (c) where required under applicable law,
- producing records and logs of the consent, Information or of authentication, identification, verification etc. for evidentiary purposes including before a court of law, any authority or in arbitration

The Company has informed me/us that my Aadhaar as submitted to the Company herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.

24. I/We hereby authorise Wonder Home Finance to assign/securitise/co-lend/sell/transfer my/our loan in part/full to the third party/ies, on such terms and conditions the WHFL/Company may deem fit.

25. I/We hereby authorize WHFL (including its associates, affiliates, service providers, auditors, rating agencies, regulatory/government authorities or any other third party) and give consent, unless withdraw by me/us in writing, to disclose, process, use, store, retain, and share, without notice to me/us, the information furnished by me/us in application form/related documents in relation to the facilities availed from WHFL to other branches, affiliates, credit bureaus, rating agencies, service providers, banks /financial institutions, Government/regulatory authorities or third parties for KYC information verification, credit risk analysis, to perform internal business processes (which facilitates transactions) such as risk management purposes, data analysis, audit, developing and improving new products and services etc., or for other related purpose that WHFL may deem fit. I/We waive the privilege of privacy and the privacy of contract and such disclosure shall not amount to breach of any law, rule regulation in force. I/We understand consents given or denied in this document do not limit any other consents given by me/us. I/we understand that If I/we choose to not to provide (or to withdraw) my/our consent, WHFL not be able to provide me/us with certain products and services as requested. I/we agree that the consents/authorizations for the aforesaid purposes shall survive beyond the validity of such application/tenure of the product and services.

26. I/We represent and confirm the Company that I/We have perused and understood all the terms and conditions/representation/undertaking/ consents in the Application Form. which have been made available to me/us in the language that I/We best understand on website of the Company <https://www.wonderhfl.com>.

DATE: _____

PLACE: _____

Signature of Applicant / Co-Applicant

Signature of Co-Applicant / Guarantor

Acknowledgement for Receipt of Application Form

Date: _____

We (Wonder Home Finance Limited) have received your application for a _____ loan of ₹ _____ lacs from Mr./Mrs./ M/s. _____ The Company would require a processing time of approximately _____ working day(s)/ week(s) from the date of receipt of the completed application. This is subject to submission of all documents, as required by the company.

For: Wonder Home Finance Limited



Refer a Friend and Get Assured Gifts!

A Gift for You, A Home for Them

- 1 Suggest the Wonder Home Finance **Referral** Scheme to your loved ones.
- 2 Through this scheme, connect people who are looking for a home loan with us. You can either download our app or give a **missed call at 80-10-400-300**.
- 3 When your referred loved ones purchase a home loan, you will receive **assured gifts** based on the referral.

Is your mobile number or email address up-to-date? Please ensure it is; here is why?

- 1 You will enjoy receiving timely alerts on transactions, products and services, latest information on your Loan
- 2 You will be updated on due dates of EMIs, reporting of day past dues (DPDs)/defaults to Credit Information Companies (CICs)
- 3 You will receive notifications from Credit Information Companies (CICs) whenever an inquiry is made against your credit report.

To participate, simply download our app or give a **missed call at 80-10-400-300**
Let's make happiness contagious!

*T&C Apply



Download App