

Name : Prince Maurya

Experiment No 7

Aim: Collect loan application form of Private Bank and Nationalised Bank.

FORM A: PERSONAL DETAILS		<input type="checkbox"/> APPLICANT	<input type="checkbox"/> CO-APPLICANT	<input type="checkbox"/> GUARANTOR
Existing Customer: <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, CIF No/ Account No. <input type="text"/>				
Name: <input type="text"/>				
Date of Birth: <input type="text"/> PAN: <input type="text"/>				
Mobile: <input type="text"/>				
e-mail: <input type="text"/>				
Name of Spouse: <input type="text"/>				
Name of Father: <input type="text"/>				
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender				
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed				
Details of KYC (Minimum one to be filled)				
1) Aadhaar / UID No. <input type="text"/>				
2) Voter ID No. <input type="text"/>				
3) Passport No.: <input type="text"/>				
4) Driving License No. <input type="text"/>				
5) MGNREGA Job card No. <input type="text"/>				
6) Letter issued by National Population Register Containing Name and Address: <input type="text"/>				
Residential Status: <input type="checkbox"/> Resident Indian (RI) <input type="checkbox"/> Non-Resident Indian (NRI)				
<input type="checkbox"/> Person Of Indian Origin (PIO) <input type="checkbox"/> Foreign Citizen				
FOR DEFENCE PERSONNEL:				
<input type="checkbox"/> Indian Army <input type="checkbox"/> Indian Navy <input type="checkbox"/> Indian Air force				
IS YOUR SERVICE UNDER:				
Defined Benefit Pension <input type="checkbox"/> New Pension Scheme <input type="checkbox"/>				
Residential Address:				
Permanent Address:				
Address 1: <input type="text"/>				
Address 2: <input type="text"/>				
Address 3: <input type="text"/>				
Village: <input type="text"/> City: <input type="text"/>				
District: <input type="text"/> State: <input type="text"/>				
Country: <input type="text"/> Pin Code: <input type="text"/>				
Current address same as the permanent address. <input type="checkbox"/> Yes <input type="checkbox"/> No				
Current Address:				
Address 1: <input type="text"/>				
Address 2: <input type="text"/>				
Address 3: <input type="text"/>				
Village: <input type="text"/> City: <input type="text"/>				
District: <input type="text"/> State: <input type="text"/>				
Country: <input type="text"/> Pin Code: <input type="text"/>				
Address type for communication: <input type="checkbox"/> Permanent <input type="checkbox"/> Current				
Residential type: <input type="checkbox"/> Rented <input type="checkbox"/> Company lease <input type="checkbox"/> Owned				
Years residing in current address: <input type="text"/> Months residing in current address: <input type="text"/>				
Relationship with Primary Applicant:				
<input type="checkbox"/> Spouse <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Son <input type="checkbox"/> Daughter <input type="checkbox"/> Daughter-in-law				
<input type="checkbox"/> Others, Please specify: <input type="text"/>				
No. of existing house/plot owned individually or jointly by the customer: <input type="text"/>				

No. of units acquired in single residential housing project/co-operative residential complex:

Is the customer, who is Builder / Partner / Director / Owner / Promoter acquiring at / house / unit / plot in the

project developed by them / their Company? ☐ Yes ☐ No

Power of attorney provided:

☐ Yes ☐ No

If Yes:

Name of the POA Holder:

Contact no. of POA Holder:

Is Applicant / co-Applicant / Guarantor a director including Chairman and Managing Director) in another

bank or specified near relative of any of the director ((including Chairman and Managing Director) of SBI/Other Bank ☐ Yes ☐ No

Name of the Chairman / MD or other director:

Indicate Name of Bank/ Subsidiary/ Schedule co-operative Banks/ Trustees of Mutual Fund/ Venture

Capital Fund:



☐ APPLICANT ☐ CO-APPLICANT ☐ GUARANTOR

OCCUPATION: ☐ Salaried

☐ Self-Employed Professional (Doctor/Engr/Architect/CA)

☐ Self-Employed Professional other than Doctor/Engr/Architect/CA

☐ Business ☐ Agriculturist ☐ Retired

☐ Pensioner ☐ Student

☐ Home Maker ☐ Unemployed

Is there a break in service beyond the period of 3 months in last 2 years ☐ Yes ☐ No

Industry Name:

[illegible]

ACCOUNT TYPE	IFSC CODE	BANK NAME	BRANCH NAME	ACCOUNT NUMBER

[illegible]

FORM C: LOAN DETAILS

Purpose: ☐ Purchase of Plot for construction of a House ☐ Purchase of a new House / Flat ☐ Purchase of old House / Flat ☐ Construction of a new House/Flat
☐ Extension of existing old House/ Flat ☐ Repair or Renovation an existing old House / Flat ☐ Takeover of Home Loans from other Banks / HFCs/Fls ☐ Reimbursement
of investment made for House /Flat/Construction of house/Repair and Extension of house-

Requested Loan Amount: Rs

Repayment Mode: ☐ Standing instruction linked to salary accounts
☐ Standing instruction linked to other accounts
☐ ECH/NACH linked to salary account
☐ ECH/NACH linked to other accounts
☐ Checkoff

Tenure: Months

Moratorium: Months

Whether interest to be capitalized during moratorium period: ☐ Yes ☐ No

Disbursement Schedule:

No. of Tranches:

SELLERS / BUILDERS DETAILS:

NAME OF SELLER/ BUILDER	ACCOUNT NO.	BANK NAME	BRANCH NAME	IFSC CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

FORM D: PROPERTY DETAILS

RERA Registration No. (If applicable):

Project Name (If applicable):

Property Type: ☐ Self constructed / Independent House
☐ Small project not covered under RERA
☐ Property not identified
☐ Ready for possession

Property Status: ☐ Ready for possession
☐ Under construction
☐ Construction not started

Is property in Tribal Area: ☐ Yes ☐ No

Property Value: Rs.

Property held / to be held in the name of:

Sale transaction Category: ☐ Normal sale ☐ POA Sale ☐ Gift deed ☐ Sale through third party Guarantor

Net Rental income expected from the proposed house property (Monthly): Rs.

Property holding status: ☐ Lease ☐ Free Hold

Lease period: Years Months

Built up area (Sq Ft):

Building name:

Wing name:

Flat No:

Carpet area (sq ft):

Super built-up area (sq ft):

Address 1:

Address 2:

Address 3:

Pin Code: City:

District:

Location of Plot (Applicable for SBI Realty Loan):

- ☐ Within the Municipal Corporation area of population >=1 lac
☐ Within the Municipal Corporation area of population > 10,000 up to 1 lac
☐ Outside Municipal / Corporation area and plot developed or allotted by Government Body or Development Authority
☐ Outside Municipal Corporation area

CONSTRUCTION /PURCHASE Details:

Amount as per Agreement to Sale: Rs

Date of Agreement to Sale:

Estimated Cost of Construction: Rs

Reimbursable Investment (if applicable): Rs

Cost of Extension: Rs

Improvement Cost: Rs

Cost of Furnishing /Interior: Rs

Cost of Solar Photo Voltaic Lighting System: Rs

Registration Charges: Rs Stamp Charges: Rs

GST Charges: Rs

Premium for insurance of Mortgaged property: Rs

Other Amenities: Rs

Amount of margin money: Rs

Source of Margin Money: ☐ Own savings ☐ From friend and relatives ☐ Realty gold loan ☐ Other loan ☐ Others

COLLATERAL DETAILS:

(Applicable, if collateral required other than Primary Security)

Collateral type: ☐ Term Deposit ☐ NSC/KVP ☐ Life Insurance Policy ☐ Govt. Promissory Note ☐ Immovable Property ☐ Third Party Guarantee

Collateral Owner	Collateral Description	Collateral Value	Collateral Lien Value	Address

FORM E: INSURANCE & DECLARATIONS**INSURANCE:**

For your benefit and convenience, the following group insurance plans underwritten by SBI Life Insurance Company Ltd are available for your consideration. If you opt for cover, SBI would administer your enrolment for the chosen plan, please note that insurance cover is optional for the purpose of the loan application and may also be obtained from other providers.

SBI Life RiNn Raksha Policy - RiNn Raksha Policy (RRP) is a group mortgage reducing term life insurance policy underwritten by the SBI Life Insurance Company Limited, which covers you against death and/or disability (as defined in the policy) to protect your dependents from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenor of the loan for upfront premium payable in 5 yearly installment.

SBI Life Saral Shield Policy (available for loan limit below Rs.25 Lacs, subject to minimum loan limit of Rs.7.5 lacs) - This is an individual reducing term insurance policy underwritten by the SBI Life Insurance Company Limited, which covers you against death and/or disability (as defined in the policy) to protect your dependents from the liability of the loan outstanding. The policy covers the outstanding loan balance for the entire tenor of the loan for an up-front one time premium.

SBI Life Smart Shield Policy (available for loan limit of Rs. 25 lacs & above) - This is an individual reducing term insurance policy like SBI Life Saral Shield for customers with limit of Rs. 25 Lacs and above.

Do you wish to be covered by Home Loan insurance cover by SBI Life insurance: ☐ Yes ☐ No**Need Loan for SBI Life premium:** ☐ Yes ☐ NoSBI General insurance required: ☐ Yes ☐ NoIMGC Guarantee required: ☐ Yes ☐ No

DECLARATION

I/We certify that the information and particulars provided by me/us in this application form (and all documents referred or provided herewith) are true, correct, complete and up to date in all respects and I have not withheld any information. I/ We authorize State Bank of India to make inquiries related to or verify said information directly or through any third party. I/We further acknowledge the Bank's right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We understand that the Bank will use the information furnished by me/us in accordance with the applicable laws of India and any other foreign laws to which I/we/the Bank may be subject to. The said information will be used solely for the purpose of processing, sanctioning, updating, maintaining, and operating my/our account/s or facility/ies availed by me/us and processing transactions initiated by me/us in such account/ pursuant to such facility.

I/We agree and undertake to provide any further information that Bank may require. I/We agree and understand that Bank reserve the right to retain the application form, and the documents provided therewith and will not return the same to me/us.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the credit facility/ies that may be granted to me/us. I/We authorize the Bank to debit my home loan account with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ("FEMA") and the applicable rules, regulations, notifications, directions or orders made there under and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We acknowledge that the Bank remains entitled to assign any activities to any third-party agency at its sole discretion. I/ We hereby consent to, agree and authorize the Bank to disclose information and data relating to me/ us and details of my/our account to third party agencies including Bank's group entities, without any specific consent or authorization from me/us, for the purpose of any services in connection with the facility/ies availed by me/ us and I/we shall not hold the Bank liable for use of this information.

I/We hereby agree and give consent for the disclosure or obtention by the Bank of all or any such; (a) information and data (including personal data) relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Companies, Information Utilities, and/or any other agency authorised in this behalf by Government of India/ Reserve bank of India /any other statutory or regulatory authority for purposes of credit decision, prevention of fraud and money laundering, reporting obligations or any other related and ancillary matters. I/We shall not hold the Bank liable for use of this information. I/We understand and agree that such Credit Information Companies, Information Utilities, and/or other agencies may use or process the said information and data disclosed by the Bank; and/or furnish, such information and data (including the processed information/ data) or products thereof prepared by them to banks/financial institutions and other entities, as may be specified by the concerned statutory/ regulatory authority in this behalf.

I/We agree to receive SMS alerts/Phone calls related to my/our application status and account activity as well as product use messages/calls that the Bank will send/make, from time to time, on the mobile/phone number/ email as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in the mobile/ phone number / email and residential address furnished by me/us.

I/We understand that option exercised between the three life insurance product offered by SBI life is final and cannot be changed at a later stage.

I/We further acknowledge that I/ we have read, understood and agree with the Most Important Terms and Conditions governing the home loan product chosen by me/us.

I/We authorize the Bank to share, disclose, exchange, or use in any manner whatsoever, without any further specific consent or authorisation from me/us, the information/data provided by/related to me/us to the Group Companies/Associates/Subsidiaries/Affiliates/Joint Ventures of State Bank of India/ any person with whom the Bank has entered/ propose to enter into contracts for provision of "services/products" for the purpose of marketing/offering/selling any such product/services and / or availing support services of any nature by the Bank.

SBI may send its NRI Newsletter (or) marketing information and/or any special offers I/we may be entitled to or about products and services available from SBI / SBI Group that may be of interest to me/us (Applicable in case of NRI customers only).

(Please mention "Yes", if interested and "No", if not interested)

If interested, please tick the relevant boxes. I/We prefer following mode of communication. (Customer may tick anyone/ two (or) all boxes)

☐ Email ☐ Phone ☐ SMS

For EU/UK NRI applicants:

- By signing this Declaration/Form, I/we confirm that I/we have read the Privacy Notice provided to me/us and consent to SBI collecting, transferring, holding and processing my/our personal data as indicated therein.
- I/We further understand that as and when SBI updates its Privacy Notice, it will publish the same on its website. I/We undertake to consult SBI's website at regular intervals and confirm any new version of the Privacy Notice will apply from the date it is published thereon.
- I/We understand that under the conditions defined by the General Data Protection Regulations GDPR (or) similar foreign regulations, unless otherwise provided I/we have the rights:
 - a. To withdraw my/our consent at any time.
 - b. To obtain confirmation from SBI, whether it processes my personal data (PD) (or) not and, if it processes, details thereof, like the purpose, categories of PD concerned, recipients or categories of recipients to whom my personal data have been or will be communicated etc,
 - c. The retention period of the personal data envisaged or, where this is not possible, the criteria used to determine this duration, etc.
 - d. Access, rectification and/or erasure of my personal data, subject to relevant regulatory guidelines.
 - e. In certain circumstances, receive my/our personal data provided to SBI, in a structured, commonly used and legible format, and the right to transfer this data to another data controller However, we understand that the right to data portability is dependent on regulatory instructions & system enablement that are still evolving.
 - f. In certain circumstances object to the processing of my/our personal data
 - g. To lodge a complaint with the relevant data protection authority of my/our jurisdiction.

For all other customers:

- By signing this Declaration/ Form, I/we consent to SBI collecting, transferring, holding and processing my/our information including personal data as indicated herein.

By signing below, I/we indicate my/our acceptance, hereof

Signature of Applicant / Co applicant / Guarantor

Place:

Date:



ACKNOWLEDGMENT RECEIPT

Loan application received on , complete document set received on , cheque received towards payments of processing fee, Valuation fee and Legal fee amounting to Rs , Rs and Rs respectively vide cheque no. , and dated , drawn in favour of "State Bank of India" and payable at

Request will be disposed off and acceptance / rejection notification would be mailed within 15 days from completed application form with supporting documents on behalf of State Bank of India

Date and place

Authorised Signatory

APPLICATION FOR HOME LOAN

(for Resident Indians)

Please affix recent photograph

I/We request you to grant me/us a loan facility of Rs. _____ under Home Loan Scheme for

To enable you to consider the proposal, I/We submit the following particulars.
Please complete all sections in BLOCK LETTERS and tick ☒ options wherever applicable

Name: _____
(First name) (Middle name) (Last name)

PAN/GIR No. : _____

Date of Birth : _____
(DD) (MM) (YYYY)

Age: _____(years)

Sex : Male/Female

Marital Status:
Single/Married/Divorced/Widowed

E-mail: _____

Employment status (tick mark):

- ☐ Salaried
- ☐ Self-employed
- ☐ Professional
- ☐ House wife
- ☐ Others

Previous address:
Address: _____

City: _____ State: _____
Pin code: _____

Present address:
Address: _____

City: _____ State: _____
Pin code: _____
Phone number: (O) _____ (R) _____
Years in current address: _____
Mobile phone no: _____
Fax no: _____
Changed Residence in past 3 years :
Not Changed Once More than Once

Permanent address:
Address: _____

City: _____ State: _____
Pin code: _____
Phone number: _____

<div>Father's/Husband's name: _____ _____</div>	<div>Education (tick mark):<ul style="list-style-type: none"><input type="checkbox"/> Matric or below matric<input type="checkbox"/> Under Graduate/Higher secondary<input type="checkbox"/> Graduate<input type="checkbox"/> Post-graduate<input type="checkbox"/> Doctorate</div>	<div>Banking with us (Y/N): _____ <i>If yes, then fill the following:</i> Banking with us since: _____ (YYYY) Account type: _____ Account number: _____ Branch name: _____</div>
<div>Are you a BOB staff (Y/N): _____</div>	<div>Category: SC/ST/OBC/OTHERS/MINORITY COMMUNITY</div>	<div>No. of dependents (excluding spouse): _____ No. of children: _____</div>
	<div>Passport No: _____</div>	<div>Earning member in family, if any (Y/N): _____</div>

Mention branch where loan account should be opened:	
Reason for choosing the branch (tick mark)	<ul style="list-style-type: none"><input type="checkbox"/> Near location of target property<input type="checkbox"/> Near place of work/business<input type="checkbox"/> Near place of present residence<input type="checkbox"/> Branch maintains salary account<input type="checkbox"/> Other: _____

Income and expenses

Primary monthly income	Other income details	Monthly expenditure
Gross income: _____ Deduction: _____	Rent received: _____ Agriculture: _____ Others: _____ Description: _____ _____	Loan repayment: _____ Rent paid: _____ Others: _____

Salaried: Please tell about your work:

Employer name: _____

Department: _____

Address: _____

City: _____ State: _____

Pin code: _____

Phone no: _____ Extn No: _____

Fax no: _____

Company email: _____

Designation: Executive/Managerial/Clerk

Years with employer: _____

Contact person: _____

Name of previous employer: _____

Retirement age: _____

Working with:

Govt./Public sector

Public Ltd

Private Ltd

Partnership

Proprietorship

MNC

Self-employed/Professionals: Please tell about your work:

Name of company/firm: _____

Activity: _____

Address: _____

City: _____ State: _____

Pin code: _____ Phone no: _____ Fax no: _____

Company email: _____

Designation: Executive/Managerial/Professional

If professional, then choose one of the following:

Doctor

Architect

CA

MBA

Engineer

Lawyer

Others: _____

Years in business/profession: _____

Contact person: _____

Retirement age: _____

Business details:

Private Ltd

Partnership

Proprietorship

Others: _____

Established since: _____

Credit card details

Credit Cards Owned : _____

Card Issuer: _____

Card No. : _____

Other assets

Colour TV

Refrigerator

Car

Two Wheeler

Telephone

Cellular Phone

Personal Computer

Washing Machine

About bank accounts (including credit facilities, if any):

Name of Bank	Branch	Branch telephone number	Number of years account held	Account type	Account Number	Account balance (Rs.)	As on date

Outstanding Loan details in individual name :

Source	Purpose	Date of sanction	Loan Amount	Outstanding	EMI	Overdue amount, if any	Overdue since

Income Details:

1. Gross Monthly Income (Rs.) : _____

2. Salaried Person

(I) Monthly Basic (Rs.) : _____

(ii) % of PF deduction : _____

3. Annual Professional Tax : _____

4. For Tax Purpose

(i) Total Annual Savings under s/88: _____

(ii) 100% Rebate Amount : _____

(iii) Deduction under chapter VI A : _____

(iv) Other Rebate /Deduction claimed: _____

5. Net Annual Income of other Family members: _____

(Excluding co applicant & Guarantor)

Details of other present immovable Properties (Other than proposed as security for housing loan)

Nature of properties:

Plot of Land

Agricultural Land

House/ Godowns

Others

Location: Survey / House No. _____

Street / locality _____

Village/ Town _____ Distt: _____

Property in whose name? _____

Area / Size of the property:

Cost (at the time of purchase): Rs. _____

Present estimated market value: Rs. _____

Whether encumbered: If yes, give detail:

Information on Guarantor/Co-applicant (if present)

About your Co-applicant: Name : _____ Date of birth: _____ (DD/MM/YYYY) Father's/husband's name: _____ Relation with Applicant: _____ Address: _____ _____ _____ City: _____ Pin code: _____ State: _____ Occupation: _____ Phone/Fax: _____ Email: _____ PAN/GIR Number: _____ Net Annual Income (Rs.): _____	About your Guarantor: Name : _____ Date of birth: _____ (DD/MM/YYYY) Father's/husband's name: _____ Relation with Applicant: _____ Address: _____ _____ _____ City: _____ Pin code: _____ State: _____ Occupation: _____ Phone/Fax: _____ Email: _____ PAN/GIR Number: _____ Net Annual Income (Rs.): _____
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Net worth

In Rs.	Applicant	Co-applicant, if present	Guarantor, if present
1. Total movable			
2. Total immovable			
3. Total assets (1+2)			
4. Total liabilities			
5. Net assets (3-4)			
6. Amount of collaterals			

Proposed Loan Details:

Tenure in Months: _____ Purpose: _____ (a) Purchase Price (Rs): _____ (b) Stamp Duty (Rs): _____ (c) Registration Fee (Rs): _____ (d) Other (Rs): _____ Total (a+b+c+d) (Rs): _____	Outside Borrowings (Rs): _____ Loan Amount requested (Rs): _____ Rate of Interest %: _____ Floating / Fixed: _____ Margin %: _____
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Details of Movable Assets in my name:

(A) Life insurance Policies

Policy No.	Date of issuance	Sum Assured	Co. & Branch name	Annual Premium	Premium paid or surrender value

(B) Shares/ Debentures/ Term deposits / Govt Securities (NSC etc)

Co./ Bank/ Post Office	Date of Instrument	Face Value	Present value	Due date	Whether encumbered

(C) Other movable assets:

Descriptions	Year of acquiring	Purchase price	Market Value	Valuation date

(D) Details of Liabilities:

Details Of Loan In Firms Name/ Company's Name where you are interested as Prop, Partner/ Director

a) Name of the Bank/ institution and its branch

:

b) Purpose and amount of loan/ credit facilities

:

c) Security / Repayment schedule

:

d) Present outstanding

:

e) Liabilities other than to Bank and Financial Institutions:

Details of Personal Guarantee given for any person/firm. If yes, furnish details (i.e. Name of the Bank/ Institutions, on whose behalf, amount of guarantee, present status of a/c etc.)

I enclose / Submit documentary proof in support of the above submissions.

The loan applied for as above for Rs.....(Rupees.....) under Direct Housing Finance Scheme is repayable inmonthly instalments of Rs.....each. I / We note that the rate of interest applicable on the loan will be at% p.a. which would be applied at quarterly / monthly interval or as applicable from time to time. I undertake to contribute Rs.....towards margin money being% of the project cost.

Further I give below particulars about myself, dependants & legal heirs

Name/Age of dependents/ Legal heirs	Relationship with the borrower	Address	Occupation / Vocation of Legal heirs
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I/We hereby declare that all the particulars and information furnished in the application form are true, correct and complete and up-to-date in all respects. I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceedings initiated against me/us nor have I/We ever been adjudicated insolvent. I/We also authorize Bank of Baroda or its agent to make references and enquiries relative to information in this application which Bank of Baroda considers necessary. I/We also authorize Bank of Baroda to exchange, share, part with all information relating to my/our loan details and repayment history information to other Banks/Financial institutions/ Credit Bureaus/Agencies as may be required and shall not hold Bank of Baroda liable for use of this information. I/We undertake to inform Bank of Baroda regarding any change in my/our residence/employment/Occupation/Transfer and to provide any other information that Bank of Baroda may require. I/We further agree that my/our loan shall be governed by the rules of Bank of Baroda which may be in force from time to time. Bank of Baroda reserves the right to reject any application without providing any reason.

I further declare that I am not a Director in any Bank. There is no litigation against the firm or me / co. in which I am the proprietor / a partner/ a Director.

I am / was not interested as Proprietor / partner/ Director in any firm/ company whose name is listed in caution list of RBI/ ECGC.

I/we under take to bear processing, service, documentation charges etc. stipulated by the bank from time to time. I/we agree, note and understand that Bank of Baroda shall be entitled at its sole discretion to call back, the entire loan/advance whether due and payable or not at any time without assigning any reason and enforce its rights, remedies and securities.

Yours faithfully,

Place : _____

Date _____

Signature of the Applicant/s / Co - Applicant

I am willing to stand as guarantor for the above loan (details as per enclosed sheet)

Place : _____

Date : _____

Signature of the Guarantor/s

.....For office use only.....

Warm lead No: _____

Sales executive code: _____

Borrower number: _____

Branch name and alpha code where parked : _____

Property Details Proposed for the Loan (For Office use):

1. Stage of construction (For New Construction): Final / Intermediate / Foundation / Plot

2. Age of Building/Flat in years (For Existing Construction) : _____

Builder's/Seller's Name: _____

Area details:

Total area-_____ Sq. ft.

Built up area -_____ Sq. ft.

Location / Address:

Particulars about Co- Borrower / Guarantor (wherever applicable)

Name: Father’s / Husband’s Name:

Details of other present immovable properties (Other than proposed as security for housing loan in case of co borrower)

Nature of properties: Plot of Land / Agricultural Land / House/ Godowns / Others

Location: Survey / House No. Street / locality Village/ Town Distt:

Area / Size of the property: Present market value: Rs. Whether encumbered: If yes, give detail:

Details of Movable Assets in my name:

(A) Life insurance Policies

Policy No.	Maturity Date	Sum Assured	Co. & Branch name	Last premium paid up to	Total Premium paid or surrender value

(B) Investments(Shares/ Debentures/ Term deposits / Govt Securities like,NSC etc)

Description	Face value	No of units	Present market value

(C) Other movable assets:

Descriptions	Purchase price	Market value	Valuation date

(D) Details of liabilities:

Details Of Loans / advances availed from Bank’s / Institutions & other liabilities:

Name of Bank/ Institution: Purpose : Amount of Loan P/O overdue if any. Details of Personal Guarantee given, if any: Name of the person on whose behalf Bank / Institution Amount of commitment Overdue if any -

Particulars of Legal Heirs:

Sr. No.	Name	Relationship	Age	Present Address

I enclose / submit documentary proof in support of the above submissions. I further declare that the information submitted above is true and correct to best of my knowledge and belief.

Place: Date: Signature

FOR INFORMATION OF HOME LOAN APPLICANT :

A. UNIFIED PROCESSING CHARGES:

Unified processing charges includes processing charges, documentation charges, document verification charges and pre & one time post sanction inspection charges will be levied as detailed below:

Loans upto Rs. 30/- lacs	: 0.50%. (Minimum Rs.5,000/-)
Loans above Rs. 30/- lacs	: 0.40% (Minimum Rs.15,000/- , Maximum Rs.50,000/-)

(service tax will be applicable separately in addition to above)

Charges in respect of Advocate fee for legal opinion and valuation charges are will be levied separately in addition to above Unified Processing charges.

In case of takeover of Home loan: 0.10% + Service Tax

B. PREPAYMENT/ PREMATURE CLOSURE CHARGES:

- **No penalty** is payable if loan is prepaid partly or fully.

C. LIST OF DOCUMENTS TO BE OBTAINED FROM THE CUSTOMER :

- Passport size photograph of all the applicants
- Residence and age verification, which may be established from the PAN card, Election ID, Passport, Driving License or Ration card.
- Proof of Business / office address.
- Bank statements for the last six months
- Copy of IT Returns for last 3 years alongwith assessment order.
- Salary slips for last 3 months (Minimum) in case of salaried class applicants.
- Copy of LIC premium receipts, if any, and / or copies of other investments.
- Certified copies of Balance Sheets and Profit and Loss accounts, copy of IT Return alongwith assessment orders, advance tax challans (for both company/firm and personal account) for the last three years in case of self-employed / business category applicants
- Brief profile of the company / firm in case of self-employed applicants
- Guarantor Details
- Copy of property documents
- Cheque for unified processing charges

ACKNOWLEDGEMENT TO THE APPLICANT FOR APPLICATION:

We have received home loan application from Mr. _____
S/o _____ of _____
for Rs. _____ on _____.

Seal of the Branch

For Bank of Baroda

_____ Branch

Date: _____

PLEASE FILL THE FORM IN BLOCK LETTERS

Form No.

Date: DDMMYY

☐ Borrower

☐ Individual
☐ Non Individual

Name:
Mr. / Mrs. / Ms. / Dr. / M/s.

First Name

Middle Name

Last Name

Name of Organisation:

Employment Nature:
☐ Salaried
☐ Self Employed
☐ House Wife
☐ Student
☐ Retired

Nature of Organization:
☐ Govt. PSU
☐ Public Ltd.
☐ Pvt.Ltd.
☐ MNC
☐ Partnership

☐ Proprietorship
☐ Others

Designation:
Period in Current Employment/Business
Years/Months

☐ Co-Borrower
☐ Guarantor

☐ Individual
☐ Non Individual

Name:
Mr. / Mrs. / Ms. / Dr. / M/s.

First Name

Middle Name

Last Name

Name of Organisation:

Employment Nature:
☐ Salaried
☐ Self Employed
☐ House Wife
☐ Student
☐ Retired

Nature of Organization:
☐ Govt. PSU
☐ Public Ltd.
☐ Pvt.Ltd.
☐ MNC
☐ Partnership

☐ Proprietorship
☐ Others

Designation:
Period in Current Employment/Business
Years/Months

☐ Co-Borrower
☐ Guarantor

☐ Individual
☐ Non Individual

Name:
Mr. / Mrs. / Ms. / Dr. / M/s.

First Name

Middle Name

Last Name

Name of Organisation:

Employment Nature:
☐ Salaried
☐ Self Employed
☐ House Wife
☐ Student
☐ Retired

Nature of Organization:
☐ Govt. PSU
☐ Public Ltd.
☐ Pvt.Ltd.
☐ MNC
☐ Partnership

☐ Proprietorship
☐ Others

Designation:
Period in Current Employment/Business
Years/Months

Type of Loan / Facility	Loan / Facility applied for	Purpose of Top-up
<input type="checkbox"/> Builder Purchase <input type="checkbox"/> Home Improvement <input type="checkbox"/> Top-up Term Loan <input type="checkbox"/> Plot + Construction <input type="checkbox"/> Commercial Property <input type="checkbox"/> Others	<input type="checkbox"/> Construction <input type="checkbox"/> Resale <input type="checkbox"/> Top-up Term OD <input type="checkbox"/> Balance Transfer <input type="checkbox"/> Smart Home Loan	<input type="checkbox"/> Business <input type="checkbox"/> Others
Amount `		Loan Account No. _____ (In Case of Top-up of Existing Kotak Mahindra Bank Limited Loan)
Tenure (Months)		
Rate of Interest <input type="checkbox"/> Fixed <input type="checkbox"/> Floating <input type="checkbox"/> Fixed + Floating		

Property Details

Transaction Type
☐ Builder
☐ Resale
☐ Repair / Renovation

Builder Name:
Project / Property Name:

Property Type
☐ Flat
☐ Single Storey House
☐ Extension/Repair
☐ Bungalow
☐ Commercial
☐ Industrial

☐ Plot+Construction
☐ Others

Property to be purchased in name of

Own Contribution source
☐ Fixed Deposit
☐ Shares
☐ Mutual Funds
☐ Property Sale
☐ Others

Address of Property

City
Pincode

Cost of Property / Land+Construction
Built-up Area (In Sq.Ft / Sq.Mts.)

Carpet Area (In Sq.Ft./Sq.Mts.)
Name of Seller

Stage Construction
☐ Complete
☐ Under progress
☐ Yet to start

Usage Of Property
☐ Self Occupy
☐ Rental
☐ Investment
☐ Others

To be filled in by Applicant (kindly tick the card of your choice)



Kotak Royale Signature Credit Card

- Earn upto 4X Reward Points
- Airport Lounge Access Program
- Fuel Surcharge Waiver
- No Joining Fee and Annual Fee



Kotak League Platinum Credit Card

- Earn upto 8X Reward Points
- Fuel Surcharge Waiver
- Annual Fee Waiver: Minimum retail spends of ₹ 50,000 in a year

*Fees and Charges mentioned above are as of date of application and subject to change. Refer www.kotak.com for latest version of MITC

BORROWER

Name as desired on the Card Maximum 19 characters

I want to apply for ☐ Royal Signature Credit Card ☐ League Platinum Credit Card

CO-BORROWER

Name as desired on the Card Maximum 19 characters

I want to apply for ☐ Royal Signature Credit Card ☐ League Platinum Credit Card

CO-BORROWER

Name as desired on the Card Maximum 19 characters

I want to apply for ☐ Royal Signature Credit Card ☐ League Platinum Credit Card

CO-BORROWER

Name as desired on the Card Maximum 19 characters

I want to apply for ☐ Royal Signature Credit Card ☐ League Platinum Credit Card

SIGN UP & DECLARATION

I hereby declare that the particulars contained herein above are complete, true and correct to the best of my knowledge and Kotak Mahindra Bank Ltd. ("Bank") is entitled to verify the same directly or through any third-party agency. I authorise the Bank and its affiliates to use information from this application for administrative purpose. I confirm that I am a resident of India. I further understand that the Bank may at its sole discretion accept or reject either one or both cards applied for by me in this application. I further agree to be fully liable and authorise the Bank to debit My Kotak Mahindra Bank Credit Card account(s) for all spends, fees and other charges, interest, etc. on my Credit(s). Government taxes (including service tax, GST, any/all applicable taxes from time to time) and surcharge at applicable rates will be charged on all fees, charges, interest, etc. and I agree to pay the same. In case, I have applied for an Add-On Card(s) I will be billed separately for the Add-On Card in the respective monthly statement(s). I will be liable for all charges incurred on the Add-On Card. I undertake to notify the Bank immediately of any change in the above details and information given by me. I hereby declare that I have read the Terms and Conditions for the Bank's credit Card and I agree that I will be bound by these Terms and Conditions including those excluding/limiting the Bank's liability. I agree to receive my Cardholder(s) Agreement in the electronic format & I understand that upon my request, print copy of the same would be couriered to me by the Bank. I further agree and understand that all documents given to the Bank in connection with this application including, but not limited to photocopies of original documents, signatures verification, address verification and bank details shall become the property of the Bank and shall not be returned to me. I hereby confirm that I have read & understood the terms and conditions governing the entire business relationship with the Bank and relating to various services including but not limited to Cardholder Agreement, ATMs, Phone Banking, Home Banking, Net Banking and Bill Payment. I understand that the Bank may at its absolute discretion, discontinue or modify any of these services completely or partially without any prior notice to me. I authorise the Bank, its group companies and their agents to exchange or share all the information relating to me and my repayment history with banks, financial institutions, credit bureaus, agencies, statutory bodies etc. as may be required or as they deem fit.

☐ I want to apply for Kotak Credit Card ☐ I want to apply for Kotak Credit Card ☐ I want to apply for Kotak Credit Card ☐ I want to apply for Kotak Credit Card

Date: Date: Date: Date:

Name Name Name Name

☒ Borrower's Signature

☐ Domestic Usage only

☐ Domestic & International Usage

☒ Co-Borrower's Signature

☐ Domestic Usage only

☐ Domestic & International Usage

☒ Co-Borrower's Signature

☐ Domestic Usage only

☐ Domestic & International Usage

☒ Guarantor's Signature

☐ Domestic Usage only

☐ Domestic & International Usage

I agree that if I have selected the Credit Card with Domestic & International usage, the entire credit on the card will be available for both Domestic and International Transactions. The said credit limit will also be applicable to the Add-On card, subject to the spending limit as agreed by the Primary Applicant if any.

Please note that you can change the credit limit for International usage on the card and the Add-On card (if any) once the card is issued by calling the customer contact centre of the Bank.

☒ Borrower's Signature

☒ Co-Borrower's Signature

☒ Co-Borrower's Signature

☒ Guarantor's Signature

Credit Card are sourced in select locations only. Credit Card applications received from non-sourceable locations will not be processed for Credit Card issuance.

**MOST IMPORTANT TERMS AND CONDITIONS (MITC)
HOUSING LOAN AND TOP UP**
Personal Insurance:-

Customers can opt for insurance cover on the Life of the Borrower which would cover, depending upon the sum assured, the liability outstanding under the loan account at the time of death of the Policy holder. Availing such insurance cover is optional.

Property Insurance:-

The Bank may require the borrowers to insure at their own cost, the property to be financed by the bank and given as a security of the loan.

Repayment:-

All Loans are to be repaid by way of Equated Monthly Installments (EMI) over tenure of the Loan. The Repayment commences from a Date specified by the Bank at the time of Disbursement. EMI Due Dates would generally be 1st, 5th, or 10th of a Month as may be chosen by the Borrower and accepted by the Bank.

Repayment can be made by way of ECS or Standing Instruction (in case Customer has Banking with Kotak Mahindra Bank Limited) or as the Bank may accept.

Before commencement of EMI, the Borrower may be liable to pay Pre-EMI Interest (PEMI) if the Bank so communicates at the time of disbursement. This would generally be applicable in the case of part disbursements (Disbursement in Stages like in Under-construction Properties) or in case of Disbursement within the specified period before the first EMI Due Date agreed upon. PEMI is calculated at the prevailing ROI on the Disbursed Amount (or Outstanding Loan Amount, whichever is lower) for the No. of Days remaining till the upcoming Due Date of payment of Installment (EMI, PEMI)

The Loan will be considered as Fully Repaid only when all the Dues are paid and the Outstanding Loan amount becomes Zero.

Schedule of Charges:-

1.	Processing Fee (Non-refundable)	It varies depending upon the type of Loan. It is maximum 2% of the Loan Amount plus GST and any other applicable statutory levies.
2.	Commitment Fee	2% of the undisbursed amounts of the Loan plus GST and any other applicable statutory levies, This would be applicable even if the Loan is foreclosed before Full Disbursement.
3.	Cheque dishonour Charges	Rs.750/- (plus other applicable statutory levies) per instance.
4.	Charges for Copy of any Document	Rs. 500/- (plus other applicable statutory levies) per instance.
5.	Prepayment Charges	NIL (For Home Loan & Term Loan for Individuals at floating rates)
6.	Prepayment Charges (Non-Individual)	<ul style="list-style-type: none"> No Prepayment/Foreclosure is allowed till the lapse of Lock in Period of 6 months after EMI Commencement. After the Lock-in Period, Part Prepayment of minimum Rs.25,000/- and maximum upto 25% of outstanding Loan Amount can be Made without any Prepayment Charges every 6 months. The minimum period between any two prepayment shall be atleast 6 (six) months. For any Part Prepayment in excess of 25%, 4% (plus GST and other applicable taxes) of the excess prepayment Amount shall be charged as Prepayment Charges. For Full Prepayment any time after the Lock-in Period, Prepayment Charges shall be 4% (plus GST and other applicable taxes) of the Foreclosure Loan Amount plus Amounts prepaid during the last 12 months.
7.	Repayment Mode / Amount swap Charges	Rs. 500/- (plus GST and any other applicable statutory levies) per instance
8.	Substitute interest (penal interest)	2% p.m. compounded monthly on the Amount Due but unpaid from the Date of the Amount falling Due till the Date of actual Payment.
9.	Collection Charges (in case of Default)	30% (plus other applicable statutory levies) of Cheque / instrument Dishonour Charges plus Substitute Interest.
10.	Charges for duplicate NOC / No due certificate	Rs. 500/- (plus other applicable statutory levies) per instance.
11.	Charges for copy of CIBIL Report (to Customer who has availed Loan/ Overdraft from us)	Rs.50/- (plus GST and any other applicable statutory levies) per instance.
12.	Charges for Interest Certificate/ Account Statement	Free once in a Financial Year. Thereafter, Rs. 250/- (plus GST and any other applicable statutory levies) per instance.
13.	Top Up OD	<ul style="list-style-type: none"> Annual Review Charges-Rs 5,000/- plus GST and any other applicable statutory levies. Non Utilisation charges-0.25% of difference between actual average utilization and 25% of the average operating limit during the quarter, subject to a minimum of Rs. 1250 + GST, chargeable on a quarterly basis.

Notes:-

- Other Product-specific Charges shall be informed separately at the time of availing the Loan. (like Franking of HLD / Guarantor Agreement which varies from State to State, Franking / Notarisation of RBI and other Affidavits as applicable, etc.)
- Charges for other Services would be specified as applicable when the Customer applies for those Services. (like Revalidation of Sanction, Change in Property, Rescheduling of Loan, change in EMI Date, Solvency Charges, Request for authenticate documents, etc.).
- For fixed rate loan prepayment charges as per point 6 above will apply.
- Taxes / other statutory levies may be charged if applicable as per Government / RBI directives.
- Kotak Mahindra Bank Ltd (The Bank) the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate and will be published on the bank's website.
- For Detailed Terms & Conditions please refer to our MITC on bank's website.

Default:-

In case of Default (i.e., if the Amount Due is not paid by the Due Date), the Bank will try to inform the Customer for payment of any Loan Outstanding by Post, FAX, Telephone, E-mail, SMS and / or through Third Parties appointed for Collection purpose to remind, follow-up and collect Dues. Any Third party so appointed, shall adhere to the Indian Banks Association's (IBA) Code of Conduct on Debt Collection.

Indicative List of Documents

To process your loan/facility application, we would require documents which are applicable to your business profile from the list given below.

1. Mandatory KYC* documents for all applicants.
 - Proof of Identity - Voter's ID Card / Aadhaar Card / Passport / Driving License / PAN Card / Signature identification form present banker of Proprietor / Partner / director (if a company) etc.
 - Proof of Residence - Recent Telephone bill / Electricity bill / Property tax receipt / Passport / Voter's ID Card of Proprietor / Partner / Director (if a company) etc.
2. Ownership proof and telephone bills
3. Sanction letters / Repayment tracks for all loans and facilities availed.
4. Title documents in case property is offered as collateral.
5. Industry/sector specific documents with respect to mandatory licenses / registrations / qualification etc.
6. Any other document as may be required.
7. Income documents:-

Salaried Customers	Non - Salaried Customers
<ul style="list-style-type: none"> • Latest 3 months salary slips - form 16. • 6 months bank statements 	<ul style="list-style-type: none"> • For a partnership Firm - Latest partnership deed, PAN of the firm and office address proof. • For a company - Certificate of incorporation, MOA & AOA, PAN, latest shareholding pattern and office address proof. • I.T. returns for last 2 or 3 years (as applicable) with computation of income for both business and individuals i.e. partners/ directors. Audited financial statements for last 2 or 3 years (as applicable) along with all schedules & annexure and Tax Audit Report. In case company, Auditor's Report, Director's Report & Notice of AGM are also required. • Net worth statements of partners / directors. • 12 months bank statements

* As per RBI directive, customer shall be required to submit KYC documents of beneficial Owner (BO) i.e. natural person, who on his own or together or through one or more person, exercises control through ownership or who ultimately has a controlling ownership interest (for more details, please refer to RBI circular DBOD. AML.B.C. No. 71/14.01.001/2012-13 dated January 18, 2013)

- In case applicant is a registered entity and an unlisted company on any stock exchange where BO/BOs hold more than 25% shares or capital or profits. in the said company, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.
- When applicant is Partnership / LLP firm where BO/BOs hold more than 15% capital or profits in the firm, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.
- When applicant is Association of Persons (AOP) or Body of Individuals (BOI) where an individual/s hold more than 15% property or capital or profits in the association / BOI, then KYC documents along with BO Form of all such BO / BOs are required to be submitted.

Customer Service / Infoline / Associates

Visit us at : www.kotak.com

Call us at: 1860 266 2666 (Local call rates apply) (Monday to Friday 9.00 am to 6.00 pm, Excluding Holidays)

All correspondence should be addressed to "Kotak Consumer Asset" at:

KOTAK MAHINDRA BANK LTD.,

4th Floor, Zone I, Building No. 21, Infinity Park,
Off Western Express Highway, Gen A.K. Vaidya Marg,
Malad (E), Mumbai - 400 097, India.

Regd. Office: 27 BKC, C27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051.


Acknowledgment Slip

Date:

Application Number: _____

Received from _____ application for a Loan/Facility

of `_____ We have received cheque/draft no _____ for ` _____

drawn on _____ towards the application fee payable. In case of any queries relating to your application, please contact

_____ Your Sales Executive / Relationship Manager at _____

For any queries / issues related to services provided by Kotak Mahindra Bank Ltd or its outside service providers, you may please contact us on the phone number/email id provide on back of this sheet.





PPL02

*Mandatory Field

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

If existing AXIS Bank Customer, Please Provide Customer ID

Saving Account ☐ Y ☐ N

[illegible]

Loan Type ☐ Pre Approved ☐ CLEAR ☐ Topup (With closure of existing loan) ☐ Parallel (In addition to existing loan)

☐ MAXIMA ☐ ULTIMA ☐ External BT Topup / Ext BT Loan A/c no:

Personal Details

*Name (Same as ID proof)

[illegible]

*Father's name	Prefix	First Name	Middle Name	Last Name
----------------	--------	------------	-------------	-----------

*Mother's name	Prefix	First Name										Middle Name										Last Name									
----------------	--------	------------	--	--	--	--	--	--	--	--	--	-------------	--	--	--	--	--	--	--	--	--	-----------	--	--	--	--	--	--	--	--	--

CKYC No.

 *Nationality

[illegible]

Landmark City

State

 Country

 Pin Code

*Phone Number

--	--	--	--	--	--	--	--	--	--

 *Mobile Number

--	--	--	--	--	--	--	--	--	--

 *Mailing Address

--

*E-mail ID *Email statement ☐

*No. of Years In the current residence Years Months *No. of Years In the city Years Months

*Residence Ownership ☐ Self Owned ☐ Parental ☐ Owned-Mortgaged ☐ Co. Provided ☐ Paying Guest ☐ Rental ☐ Relative

*Resident Address
(Permanent Address)

[illegible]

State Country Pincode

*Phone Number *Mobile Number *Mailing Address

*Community ☐ Hindu ☐ Muslim ☐ Buddhist ☐ Christians ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others

*Category ☐ General ☐ Other Backward Castes (OBC) ☐ Schedule Castes ☐ Schedule Tribes ☐ Others

*Gender ☐ Male ☐ Female ☐ Third Gender *Status ☐ Res ☐ NRI ☐ PIO ☐ OCI ☐ Foreign National

[illegible]

Date of Exp. for Passport/Driving License

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

*Marital Status ☒ Married ☐ Single ☐ Others *No. of Dependents *Person with Disability ☒ Y ☐ N

*Education ☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Others

Employment Nature ☐ Salaried ☐ Self Employed ☐ Consultant Designation

--	--	--	--	--	--	--

 Department

--	--	--	--	--	--	--

For Police Defense Employees Belt No. _____ PIS no. / Employee no. _____ Rank _____ Regiment/Unit Details _____

[illegible]

Nature of Organization ☐ Govt./PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ MNC ☐ Partnership ☐ Proprietorship ☐ Others

Period In Current Employment/Business Years Months Total Employment Period Years Months Employee ID

[illegible][illegible][illegible]

State:

 Zip:

 Country:

 City:

 Pincode:

F = "USD (Offshore)" xF = "USD (offshore)"

VPA/UPI ID

Proposed Loan Details

Amount (₹) Terms (Months) P. Fee: @ % ROI: @ % Repayment Mode ☐ PDC ☐ NACH ☐ SI

Financial Details

Net Monthly Income (₹)

Bank Details	Account I	Account II
Bank Name		
A/c Number		
Type of Account		

Loan Details	Financier Name	Loan Amount	Type of Loan	EMI	Topup / BT
Loan I					
Loan II					
Loan III					
Loan IV					
Loan V					
Loan VI					

Purpose of Loan

☐ Education ☐ Home Repair ☐ Marriage ☐ Travel ☐ Consumer Durables ☐ Medical ☐ Personal ☐ others

Reference Details (One Reference has to be a Non-relative/Non-colleague)

	Reference I	Reference II
Name	<input type="text"/>	<input type="text"/>
Relationship with Applicant/Co-Applicant	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>
Pin	<input type="text"/>	<input type="text"/>
City	<input type="text"/>	<input type="text"/>
State	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	<input type="text"/>
Mobile No./Telephone	<input type="text"/>	<input type="text"/>
E-mail ID	<input type="text"/>	<input type="text"/>

Information on Products and Offerings


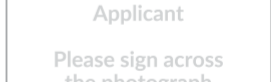
I/We hereby confirm that I/We am/are in favor of receiving communication/information/loan documents/other collaterals from the bank pertaining to the loan account via emails/net banking. From time to time, Axis Bank communicates various new products/special features of existing products/ promotional 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 Bank / its Agents. I hereby agree to Axis Bank/Subsidiaries/Affiliates/Agents contacting me for various other product updates, marketing promotions, special offers or any such information from time to time. I do hereby give my consent to receive such information through Email, SMS & Phone Calls."

Customer Declaration

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 proceeding 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 Axis Bank. I/We authorize Axis Bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange, part/share with all information relating to my/our loan details and repayment history to other banks/financial institutions etc. as may be required and shall not hold the bank 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 bank may require. I/We agree that my/our loan shall be governed by the rules of the bank(s) which may be in force from time to time. I/We understand that the Bank has the right to reject my/our application without providing any reason thereof. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to Credit information companies (C I C ' s) or any other credit bureau permitted to operate in India. The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to Customers". I/We have been explained the content of the same and also understand that it is available on-line at the Bank's website, "www.axisbank.com".

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.


I/We undertake that the proceeds of this facility shall not be used for investment in the capital market or purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds & Small saving instruments. I/We also confirm that I have been explained the following:

- | | | |
|----|--|---|
| 1. | Axis Bank will convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank. |  <p>Applicant</p> <p>Please sign across the photograph</p> |
| 2. | The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application. | |
| 3. | The Bank will decide and assign the loan amount and no commitment has been given to us for the same. | |
| 4. | The DSA/DST or any other executive (has not collected any commission/brokerage or any other fee by way of cash or cheque or any other mode. | |
| 5. | Axis Bank Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant. |  <p>Signature</p> |
| 6. | As per RBI guidelines, classification of accounts as NPA is done Borrower wise and not Facility wise and hence, it may be noted that in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower/Card Holder, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/facilities availed by the Bank, irrespective of the regular repayment in such accounts. | |
| 7. | I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required. | |
| 8. | We understand the Loan amount/ Rate Of Interest / Fees and charges mentioned in the application are only indicative and the terms of the Loan will be guided by the terms of the Personal Loan Agreement/ sanction letter accepted by me/us prior to disbursement. | |

Applicant

Please sign across
the photograph

Signature



Proposed Loan Details

Customer declaration in respect of relationship with director/Senior officer of the bank/Any other Bank

1. I am a Director of Axis Bank ☐ Yes ☐ No
2. I am a Director of any other Bank* ☐ Yes ☐ No If Yes, Name of the Bank
3. I/We am/are a relative of director of Axis Bank/other Bank*/Senior Officer of Axis Bank ☐ Yes ☐ No

In the event that the Applicant/ Co-applicant is related to any of director of Axis Bank / director of other bank / senior officer of Axis Bank:

I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Axis Bank or any other bank specified hereto

Sr. No.	Designation	Relationship

Signature of the Applicant

If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility.

*GSTIN Details

Whether registered under GST ☐ Y ☐ N (If yes, following details are mandatory) GST Exemption ☐ Y ☐ N Exemption Reason (If Yes)

*GST Registration ☐ Single ☐ *Multiple *(Please fill GST Annexure for multiple GST Registration)

*Special Economic Zone ☐ Y ☐ N GSTIN (Default)

Address registered for GSTIN (Note : Overseas address can not be GST registered address)

☐ Same as communication/ Local address given in the account ☐ Same as Permanent address given in the account ☐ As given below

*Line 1

*Line 2

Landmark *City

*Pincode *State Country

Sourcing Details (For official use only)

ASC Name

Channel ☐ DSA ☐ Open Market ☐ Branch Channel ☐ Direct ☐ CSG Activity ☐ Digital

Source Code ☐ SMS ☐ E-mailer ☐ Mobile ☐ Internet Banking ☐ Website ☐ ATM ☐ Aggregator

(For digital only) ☐ Phone Banking ☐ Corporate Banner ☐ Vistaar ☐ Vistaar+

Referrer Branch Name Referrer Branch Sol ID

CRM ID ASM Employee Nos.

TL/DSA Name TL/DSA Code

DME Name DME Code

Customer Segment

Customer segment ☐ Class IV ☐ Blue Collar

Signature of Sourcing Agent

In person verification carried out by (For CKYC entry) ☐ True Copies ☐ Notary

Identity Verification Done ☐

Axis Bank Staff

Designation

Employee Branch

For System data entry (Branch scanning)

Employee ID

Signature of Sourcing Agent

Axis Bank RM/ SM

Designation

Employee Branch

Employee ID

Signature of Sourcing Agent

Date To, Acknowledgment for Receipt of Application Form

Axis Bank has received your application for a Personal Loan of ₹

1. Axis Bank will Convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of 30 days shall start from the day on which all documents required for a proper appraisal of the application are, provided by the Customer to bank.

Serial No.

For any queries/clarifications, please contact landline number

Sales Manager

DSA

Sales Executive

E-mail ID

DETAILS OF CHARGES

Processing Fee Charges	_____ % of the loan amount + GST (As applicable)
Rate of Interest	@ _____ % per annum
Penal Interest	@ 24% per annum, 2% per month
Instruction/Instrument Return charges	₹ 500/- + GST (As applicable) per instance
Cheque/Instrument Swap charges	₹ 500/- + GST (As applicable) per instance
Duplicate Statement issuance charges	₹ 250/- + GST (As applicable) per instance
Duplicate No Dues Certificate/NOC	₹ 500 per instance

Duplicate Amortization schedule issuance charges	₹ 250/- + GST (As applicable) per instance
Duplicate Interest Certificate (Provisional/ Actual) issuance charges	₹ 250/- + GST (As applicable) per instance
Charges on customer initiated requests for copies of documents	₹ 250/- + GST (As applicable) per document set
Credit Information Companies (CIC's) Report Issuance Charges	₹ 50/- + GST (As applicable) per document set
Pre/Part payment charges	₹ _____
Stamp Duty Charges	As per State Stamp Act

*Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)"

DOCUMENTATION*

- Application form • KYC document (Proof of Identity, Proof of Address) • Income Document (latest 2 Salary Slip)
- Bank Statement (last three month bank statement) • For NACH - 4 Security PDCs and for SI as repayment mode -1 Security PDCs
- For PDC Repayment mode -PDCs equivalent to the tenure of loan to be provided •
- #Axis Bank Ltd. may request for additional documents other than those requested above in connection with the applicant.

For Axis Bank Ltd.,
Authorised Official



Name of the Bank: BANK OF MAHARASHTRA

APPLICATION FORM FOR BANK LOAN UNDER STAND UP INDIA SCHEME BETWEEN ₹10 LAKH TO ₹100 LAKH

(To be submitted along with documents as per the check list)

A. For office Use:

EnterpriseName	Application Sl. No.	Name of the Branch	Category
			SC/ST/Woman

B.Business Information:

Name of the Applicant / Enterprise										
Constitution	<input checked="" type="checkbox"/>	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Any Others (specify)				
Business Address	State			PIN Code						
	Business Premises			<input checked="" type="checkbox"/>	Rented	Owned				
Telephone No.				Mobile No.	91					
E-mail:										
Business Activity	Proposed									
Date of Commencement(DD/MM/YYYY)										
Whether the Unit is Registered	<input checked="" type="checkbox"/>	Yes				No				
If Registered (Please mention:Registration no. And the Act under which registered)										
Udyog Aadhar Registration No. ** ** Not Mandatory										
Registered office Address										
Social Category	<input checked="" type="checkbox"/>	SC	ST				Minority Community			
If Minority Community	<input checked="" type="checkbox"/>	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians			

C.Background Information of Proprietor/ Partners/ Directors of Company and their addresses:

S.No	Name	Date of Birth	Sex	Residential Address with Mobile No.	Academic Qualification	Experience in the line of activity (Years)
1.						
2.						
S.No	Id proof	Id proof no.	Address proof	Address proof no.	PAN Card/DIN No.	Relationship with the officials/ Director of the bank if any
1.						
2.						

D. Names of Associate Concerns, if any, of J V Partner or Director of proposed Unit:

Names of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Association Concern	Extent of Interest as a Prop./Partner/ Director or Just Investor in Associate Concern

E. Banking/Credit Facilities Existing: (In Rs.)

Type of Facilities	Banks Name and Branch	Limit Availed	Outstanding As on
Savings Account		N. A.	
Current Account		N. A.	
Term Loan			
If banking with this bank, customer ID to be given here:			
It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/we am/are not indebted to any other Bank / Financial Institution other than those mentioned in column no. E above.			

F. Credit Facilities Proposed:(In Rs.)**

Type of Facilities	Amount	Purpose for which Required	Security Offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered (If, yes, then provide details on column I) (Yes/No)
Cash Credit**				
Term Loan				
LC/BG				
Total				

** Mandatory Fields

G.In case of Working Capital: Basis of CashCredit Limit applied:(In Rs.)

Cash Credit	Projected						
	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

H. In case of Term loan requirements, the details of machinery/equipment may be given as under:

Type of machine / Equipment	Purpose for which required	Name of Supplier	Total Cost of Machine	Contribution being made by the promoters(Rs.)	Loan Required (Rs.)
Total					

Repayment period with Moratorium period requested for

I. Future Estimates: (In Rs.)

Future Estimates (Estimates for current year and projections for first year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)				
	Current Year (Estimate)	First Year (Projection)	Second Year (Projection)	Third Year (Projection)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				

J. Status Regarding Statutory Obligations:

Statutory Obligations	Whether Complied with (select Yes/No) If not applicable then select N. A.	Remarks (Any details in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment Act		
2. Registration under MSME (Provisional /Final)		
3. Drug License		
4. Latest Sales Tax Return Filed		
5. Latest Income Tax Returns Filed		
6. Any other Statutory dues remaining outstanding		

K. Declaration:

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue / statutory due owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

Space for Photo	Space for Photo	Space for Photo
(Signatures of Proprietor/partner/ director whose photo is affixed above)		

Date: _____

Place: _____

CHECK LIST

1. Proof of Identity : Voter's ID Card / Passport / Driving License / PAN Card / Signature identification from present bankers of proprietor, partner of director (if a company)
2. Proof of residence: Recent telephone bills, electricity bill, property tax receipt /Passport / voter's ID Card of Proprietor, partner of Director (if a company)
3. Proof of business Address
4. Applicant should not be defaulter in any Bank/F.I.
5. Memorandum and articles of association of the Company / Partnership Deed of partners etc.
6. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
7. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
8. SSI / MSME registration if applicable.
9. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan
10. Photocopies of lease deeds/ title deeds of all the properties being offered as primary and collateral securities.
11. Documents to establish whether the applicant belongs to SC/ST Category, wherever applicable.
12. Certificate of incorporation from ROC to establish whether majority stake holding in the company is in the hands of a person who belongs to SC/ST/Woman category.

For Cases With Exposure above Rs 25.00 Lakhs

13. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
14. Last three years balance sheets of the Associate / Group Companies (if any).
15. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilization assumed, production, sales, projected profit and loss and balance sheets for the tenor of the loan, the details of labour, staff to be hired, basis of assumption of such financial details etc.
16. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.

(The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per (necessity).
