

INSTRUCTIONS

1. Application Forms must be completed in full Block Letters in English, a blank space be left between two or more parts of the name.

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2. Signature should be made in English or in any of the Indian Languages. Thumb impressions must be attested by an authorised official of the Company or by a Magistrate /Notary Public under his/her official seal.
3. Payment can be made through cheque or any other banking channels. Cheque(s) should be drawn in favour of **"SML FINANCE LIMITED"** and crossed "A/c Payee Only". Amount can also be remitted to the bank account of the company Bank details: State Bank of India, Account Name: SML Finance Ltd, Account Number: 43228076664, IFSC: SBIN0007479, Branch: SME Branch, Thrissur
4. Premature withdrawal is not allowed and loan is not given against the security of this investment.
5. Periodical interest will be credited to the bank account of the investor given at the time of investment. Applicable TDS will be deducted from the eligible interest. If tax is not to be deducted at source, form 15G/15H is to be submitted by the investor.
6. Receipt of application will be acknowledged by the Company.
7. All applicants should mention their Permanent Account Number or the GIR number allotted under Income Tax Act, 1961. In case where neither the PAN nor GIR number has been allotted, the fact of non-allotments should be mentioned in the application form in the space provided.
8. Subordinated debts are not transferable
9. The application would be accepted as per the terms of the Scheme outlined in the Memorandum of information.

Application forms duly completed in all respect can be submitted at registered office / branches or offices of **"SML FINANCE LIMITED"**.

Declaration:- I/We have read and understood all the above terms and conditions

Name of 1st Applicant.....Date.....Signature.....

Name of 2nd Applicant.....Date.....Signature.....