

SOL ID

Sourcing Employee ID

Branch Name

City

## APPLICANT'S DETAILS MAIN APPLICANT

Name (Same as ID proof)\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Maiden name (If any)\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Father's name\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Mother's name\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Nationality  Citizenship

Permanent Address

State  Country  City  PIN

Overseas Address

State  Country  City  PIN

Local/Communication Address

State  Country  City  PIN

Cust ID  Gender  Male  Female  Other Phone No.

Community  Hindu  Muslim  Christian  Sikh  Buddhist  Zoroastrian  Jain  Parsi  Others  Please specify

Caste  General  Other Backward Castes (OBC)  Scheduled Caste  Scheduled Tribe  Others  Please specify

PAN No.  Or  Form 60 CKYC No.

Passport No.  Date of Issue  Date of Expiry

Place of Issue  Country of residence

Nationality  Type of VISA

Place of Issue

VISA Ref. No.  Date of Issue  Date of Expiry

Driving Licence No.  Aadhaar No.

Gross Income (₹)  Below 5 lakhs  5-10 lakhs  10 lakhs and above Customer Constitution  NRI  OCI  PIO

E-mail ID

Occupation Type  Service  Private Sector  Public Sector  Government Sector  Others  Professional  Self Employed  Retired  Housewife  Student  Business   Not categorized

### GSTIN DETAILS\*

Whether registered under GST  Yes  No (If yes, following details are mandatory) GST Exemption  Yes  No Exemption Reason (If Yes)

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

Special Economic Zone\*  Yes  No GSTIN (Default)

Address registered for GSTIN (Note: Overseas address cannot 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\*

State  Country  PIN

## CO-APPLICANT - 1

Name (Same as ID proof)\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Maiden name (If any)\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Father's name\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Mother's name\*  Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Cust ID  Relationship with Applicant

Gender  Male  Female  Other Nationality

Citizenship

PAN No.  Or  Form 60  Address same as main Applicant

Aadhaar No.\*  CKYC No.

Occupation Type  Service  Private Sector  Public Sector  Government Sector  Others  Professional  Self Employed  Retired  Housewife  Student  Business   Not categorized

**GSTIN DETAILS\***

Whether registered under GST  Yes  No (If yes, following details are mandatory) GST Exemption  Yes  No Exemption Reason (If Yes)

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

Special Economic Zone\*  Yes  No 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\*

State  Country  PIN

**CO-APPLICANT - 2**

Name (Same as ID proof)\* Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Maiden name (If any)\* Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Father's name\* Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Mother's name\* Prefix  F i r s t N a m e  M i d d l e N a m e  L a s t N a m e

Cust ID  Relationship with Applicant

Gender  Male  Female  Other Nationality

Citizenship

PAN No.  Or  Form 60  Address same as main Applicant

Aadhaar No.\*  CKYC No.

Occupation Type Service  Private Sector  Public Sector  Government Sector  
 Others  Professional  Self Employed  Retired  Housewife  Student  
 Business   Not categorized

**GSTIN DETAILS\***

Whether registered under GST  Yes  No (If yes, following details are mandatory) GST Exemption  Yes  No Exemption Reason (If Yes)

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

Special Economic Zone\*  Yes  No GSTIN (Default)

Address registered for GSTIN (Note: Overseas address cannot 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\*

State  Country  PIN

**ADDITIONAL DETAILS FOR NRI APPLICANT**

Country Name  Country Code

Are you a resident outside India for tax purposes  Yes  No Jurisdiction of residence

Tax Identification Number or equivalent (If issued by jurisdiction)  Country of Birth

City/Place of Birth

Is the address in jurisdiction where applicant is resident same as Current/Permanent/Overseas or Correspondence/Local address?  Yes  No

Address in Jurisdiction

City/Town/Village

State  Country  PIN

OD Mode of Operation  Self  Either or survivor  Former or survivor  Anyone or survivor  Jointly by all  Other

**Please grant me/us an Overdraft on security of my/our below mentioned Fixed Deposit Receipts:**

Sr. No.	Deposit Type	Distinguishing No.	Date of Deposit	Maturity Date	Fixed Deposit Amount	Present Credit Balance	Rate of Interest
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
Total							



Applicant/Co-applicant is a Director of any Bank or is a relative of Director of other Bank:  Yes  No *If Yes, then nature of relationship*

Name

Designation  Relationship

Applicant/Co-applicant is a Director/Senior Officer/relative of Director or senior officer of SBM Bank (India) Ltd.:  Yes  No *If Yes, then nature of relationship*

Name

Designation  Relationship

Signature of the Primary Applicant	Signature of the Co-applicant/Guarantor - 1	Signature of the Co-applicant/Guarantor - 2	Signature of the Co-applicant/Guarantor - 3
---------------------------------------	--	--	--

**CLAUSE ON NPA CLASSIFICATION AT BORROWER LEVEL**

As per the regulatory guidelines classification of account as NPA is done borrower-wise and not facility-wise and hence, 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, 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 same customer from the Bank, irrespective of the regular repayment in such accounts.

Date

Place

Signature of  
Main Applicant

Signature of Co-applicant  
(To be signed by all Joint Holders of FD)

**LIEN LETTER - APPLICATION FOR OVERDRAFT AGAINST FIXED DEPOSIT**

To SBM Bank (India) Ltd. Branch SOL ID:

Dear Sir/Madam,

Your Bank has granted/agreed to grant me/us financial assistance by way of Overdraft or such other facility as may be granted by the Bank or availed by the borrower from time to time per monthly/quarterly/half yearly/annually rests, charge, commission, costs, expenses and other charges (hereinafter referred to as the "Credit Facility(ies)"). I/We hereby confirm and undertake that as security/collateral security for the due repayment of the liability arising out of the aforesaid Credit Facility(ies) and the ultimate liabilities due/that may become due to the Bank from the borrower and/or me/us, in addition to your right of set off, SBM Bank (India) Ltd. shall also have right at any time and without prior notice or reference to me/us and without my/our consent to adjust, appropriate or to set-off any credit balance or any part thereof due to me/us in my/our NRE/NRO/any other Deposit Account or any account whatsoever including the above mentioned Fixed/Term Deposit/Receipt(s) Account No.(s.) at any of SBM Bank (India) Ltd. branches in my/our name(s) ("Deposit") with or without joint names of any other persons on or before the dates of maturity thereof towards the satisfaction or part satisfaction of outstanding balances or loan, Overdraft/cash credit or of the amounts due or to become due by me/us or by the aforesaid borrower to you in any account including under the Credit Facilities at any of SBM Bank (India) Ltd. branch/branches whatsoever. The above Deposits shall continue to be available to the Bank as Security as such even if any Overdraft Facility runs into Credit/is reduced or extinguished or the Credit Facilities are renewed at any time or from time to time and SBM Bank (India) Ltd. is authorised to renew the said Deposit without further notice or consent from me/us.

The Bank may take all steps necessary to prematurely encash the Fixed/Term Deposit to itself or set-off or uplift the securities/Fixed or Term Deposits hereby offered or held at any time or transfer/assign or reassign the same considered to be reasonable by the Bank and appropriate the net amounts towards discharge of all my/our liabilities in the account(s) with the Bank at any of its branch(es). Should there be any shortfall, I/We hereby undertake to pay the same along with interest at the rate specified in the sanction, on demand by the Bank without any demur and the Bank may reserve its right to initiate appropriate proceedings against me/us for recovery of its dues from me/us. The security held on the terms of this Letter shall act as continuing security for ultimate balance of all monies that may be due from me/us or from the borrower to the Bank. Neither the said security nor this Letter shall be considered as terminated by reason only of the repayment of any particular Credit Facility or by any change in the constitution or by death/retirement (in case of partnership) or otherwise and shall be fully binding on my/our legal representatives, heirs, executors, administrators and assigns.

Date

Place

Signature of  
Main Applicant

Signature of Co-applicant  
(To be signed by all Joint Holders of FD)

**BRANCH DECLARATION (Please tick mark ✓ in all below) (For Bank Use Only)**

- I/We hereby confirm that the existing account of the customer is KYC compliant and there are no irregularities.
- Customer signature verified as per Bank records.
- For the FD Accounts where the original Fixed Deposit(s) receipts is/are issued to the Client, the same are retained at the branch.

To be verified and signed by either Branch Head or Branch Operation Head. Please affix Branch Stamp and Seal alongside.

Checked by (Operation Head)	Checked by (Branch Head)	Branch Stamp
Signature:		
Name:		
Designation:		
Employee No.:		

Date  Place

**FOR BANK USE ONLY**

*Fields marked with \* are mandatory*

Documents Received  Self-Certified  True Copies  Notary  Identity Verification Done

**IN PERSON VERIFICATION CARRIED OUT BY**

Employee Name <input type="text"/>	Signature
Employee ID <input type="text"/> Employee Designation <input type="text"/>	
Employee Organisation & Code <input type="text"/>	
Employee Branch <input type="text"/>	

**ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATION FORM**

To  Date

SBM Bank (India) Ltd. 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 the Bank.

For any queries/clarification, please contact land line no.

Branch Executive

E-mail ID