

Fields marked in * are mandatory | Please fill in all the required details in BLOCK LETTERS, Tick boxes as applicable

Loan Amount (₹in Lakhs)	Tenure (Months)	Purpose

Applicant Photograph

Business Details

Constitution Individual Proprietorship Partnership Firm Pvt. Ltd.
 Customer ID Yes No If Yes (Please provide Customer ID, in case of existing customer)
 Account No.(s) /
 Name of Firm/Company
 Udyog Aadhaar No. PAN Date of Incorporation
 Industry Type Manufacturing Trading Services Education Others
 Segment Self-Employed Non Professional Nature of Business
 Self-Employed Professional CA Doctor Architect

Office Address
 District State/ U.T.
 PIN Nearest Landmark
 E-mail Address
 Business Website
 Off. Tel. No. Mobile
 Office Ownership Self-Owned Parental Owned Rental Residence Cum Office Mortgaged Yes No
 No of Months in the city Years Months No of Months in the Office Address Years Months

Factory Address
 District State/ U.T.
 PIN Nearest Landmark
 Factory Tel. No. Mobile
 Factory Ownership Self-Owned Parental Owned Rental Leased Mortgaged Yes No
 Preferred Mailing address Office Residence Factory Permanent No of Months in the Factory Address Years Months

Individual Applicant / Co-applicant / Proprietor / Partner / Director / Other Details

INDIVIDUAL APPLICANT CO-APPLICANT - 1 PARTNER - 1 PROPRIETOR OTHER - 1
 Name
 Father's/Spouse Name*
 Mother's Name
 Nationality Indian Others Gender Male Female Others DOB
 Residential Status Resident Individual Non Resident Indian Foreign National PIO/OCI
 CKYC No. Cust. ID (in case of existing customer)
 PAN Aadhaar No
 Occupation Type Service: Private Sector Public Sector Govt. Sector
 Others: Professional Self Employed Retired House Wife Student
 Business Not Categorized
 Passport No./Voter ID/Driving Licence/Others Passport/Driving Licence Expiry Date
 Religion Hindu Muslim Christian Sikh Buddhist Zoroastrian Parsi Jain Others
 Category SC ST OBC General Others
 Residence Address
 District State/U.T.
 PIN No of Months in the residence address Years Months
 Permanent Address
 District State/U.T.
 PIN Tel. No. Mobile
 Education Matriculate Undergraduate Graduate Postgraduate Professional Others
 Marital Status Unmarried Married Others
 Relationship With Applicant Guarantor Beneficial Owner Authorized Signatory Number of dependents

Applicant Photograph

Co-applicant - II / Proprietor - II / Partner - II / Director - II / Others - II Details

CO-APPLICANT - 2 PARTNER - 2 DIRECTOR - 2 OTHER - 1 _____

Name (Same as ID Proof) [Grid]

Maiden Name (if any) [Grid]

Mother's Name [Grid]

Nationality Indian Others Gender Male Female Third Gender DOB [DD][MM][YY][YY]

Residential Status Resident Individual Non Resident Indian Foreign National PIO/OCI

CKYC No. [Grid] Cust. ID (in case of existing customer) [Grid]

PAN [Grid] Aadhaar No [Grid]

Occupation Type
 Service: Private Sector Public Sector Govt. Sector
 Others: Professional Self Employed Retired House Wife Student
 Business Not Categorized

Passport No./Voter ID/Driving Licence/Others [Grid] Passport/Driving Licence Expiry Date [DD][MM][YY][YY]

Religion Hindu Muslim Christian Sikh Buddhist Zoroastrian Parsi Jain Others _____

Category SC ST OBC General Others _____

Residence Address [Grid]

District [Grid] State/ U.T. [Grid]

PIN [Grid] No of Months in the residence address [] Years [] Months

Permanent Address [Grid]

District [Grid] State/ U.T. [Grid]

PIN [Grid] Tel. No. [Grid] Mobile [Grid]

Education Matriculate Undergraduate Graduate Postgraduate Professional Others _____

Marital Status Unmarried Married Others _____ Number of dependents []



Financial/Income Details

Financial Year	Year	Turnover (Rs. in Lacs)	Profit as per P & L (₹ in Lacs)
Past Year II	20 - 20		
Past Year I	20 - 20		
Provisional	20 - 20		

Existing Loan/Facility Details

Loan	Bank Name	Type of Loan	Account No.	Loan Amount	EMI	Loan Opening Date	Tenure	ROI	Security	Outstanding as on
1.										
2.										
3.										
4.										

Details of Associates/Group Entities (in Lakhs). Details as on _____

Name of the entity	Existing Customer ID (If Any)	Exposure (In Lac)	Year of Incorporation	Nature of Business	Net Sales/ Total Income	Net Profit	Net Worth	Address of Associate Concerns	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern

Banking Details

S. No.	Name of the Bank	Branch	Account Number	Banking Since
1.				
2.				

Statutory Obligations

Statutory Obligation: Remarks (Any details in connection with the relevant obligation to be given)

Whether complied with (select Yes /No). If not applicable then select N. A.		
1. Registration under Shops and Establishment Act	Yes/ No/ NA	
2. Registration under MSME (Provisional /Final)	Yes/ No/ NA	
3. Drug License	Yes/ No/ NA	
4. Latest Return Filed	Yes/ No/ NA	
5. Latest Income Tax Returns Filed	Yes/ No/ NA	
6. Any other Statutory dues remaining outstanding	Yes/ No/ NA	

Reference Details (Business Reference)

Reference 1 - Name

Relationship with Applicant/Co-applicant (Customer, Supplier, Competitor)

Address

District PIN

State Country

Mobile E-mail ID

Reference 2 - Name

Relationship with Applicant/Co-applicant (Customer, Supplier, Competitor)

Address

District PIN

State Country

Mobile E-mail ID

Information on Other Products and Offerings

From time to time, SBM bank communicates various new product/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.

Specific Customer Disclosure in Respect of Relationship with Director/Senior Officer of the Bank/any other bank

Relationship (Details of relationship of applicant/co-applicant with other banks)
Applicant/Co-applicant(s) is a director of any Bank or is a relative of directors of other banks Yes No Nature of Relationship _____

Relationship (Details of relationship of applicant/co-applicant with the Bank)
Applicant/Co-applicant(s) is a director/senior officer/relative of director or senior officer of the Bank. Yes No Nature of Relationship _____

In event that the Applicant/Co-applicant(s) are related to any of Director(s)/Senior Officer(s): The Applicant/Co-applicant(s) declare(s) that the Applicant/Co-applicant(s) is/are related to the director(s) and/or Senior Officer(s) of the Bank or of any other Banks as specified hereto.

Sr. No.	Name of Director(s)/Senior Officer(s)	Designation	Relationship
1			
2			
3			
4			
5			

Details of Partners/Directors

Name of Partners/ Directors of Firm/Company	Complete Residence Address	Father/ Spouse	DOB	Aadhar No./ DIN No.	PAN No.	Category SC/ST/OBC/ Minority/ Women	Telephone No. (Residence)	Contact Details	Age (in years)	Profit Sharing/ Shareholding %	Academic Qualification	Experience in the line of activity (Years)

GST Details - Business (For Individual fill Annexure)

Whether registered under GST Yes No Registration Date:

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

Special Economic Zone Yes No SEZ Code (If Yes) _____ GSTIN (Default)

GST Exemption Yes No Exemption Reason (If Yes) _____ Exemption Valid Till

Address registered for GSTIN Same as Office Address Same as Factory Address As given below

Address

City PIN

Customer Declaration

1. I/We certify that the information provided by me/us in this application form is true, correct, complete and up to date in all respects and that this shall form the basis of any facility that SBM Bank (India) Ltd (the Bank) may decide to grant to us at its sole discretion. I/We have no borrowing arrangements for the unit except as in the application; that there is no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/We have not been declared as defaulter/wilful defaulter by any Bank/ FI and no Legal action has been taken/initiated against me/us by any Bank/ FI. I/We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/verify my/our assessment of account etc. in our factory/business premises as given above; you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in website/submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time. I/We have not withheld any information whatsoever. I/We shall furnish such additional writings as may be required in connection with the facility required by me/us. 2. I/We confirm that the enclosed copies of financials/tax returns/bank statements/title/legal and other documents are submitted by me/us against my/our loan application and are true copies. 3. I/We agree that SBM Bank reserves the right to retain the documents submitted with application and will not return those to the applicant even if the facility is rejected. 4. I/We understand that the Bank reserves the right to seek any information from any source or to give any information and/or assign any work to any third party at its sole discretion in connection with the facility required by me/us. I/We further agree that the 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 facility that may be granted to me/us. 5. Except to the extent disclosed to SBM Bank, I/we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. Details of any such proceedings/ suits/ recoveries/ attachments as referred above. 6. Except to the extent disclosed to SBM Bank, no director or a relative/near relation(as specified by RBI) of a director of a banking company (including SBM Bank) or a relative/near relation (as specified by RBI) is: the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Details of any such relation as referred to above. 7. I/We also authorize SBM Bank to check references about me/us from any bank/persons. 8. I/We hereby further confirm that, I/we have no objection on SBM Bank getting guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only). 9. I/We authorize SBM Bank to share information relating to facilities availed by me/us from SBM Bank, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly, I/We give consent to disclose information to such entities. Such entities may further make available processed information or data or products therefore of banks/financial institutions and other credit grantors. 10. I/We understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me/us. I/We further understand that the relevant stamp duty, legal expenses, valuation expenses, expenses pertaining to creation of charges with ROC, charges for documentation and any other out of pocket expenses as per actuals will be borne by me/us. 11. I/We understand that charges paid to the Bank towards out of pocket expenses and/or login/processing fees are non-refundable and upon the application being withdrawn by me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/We will not be entitled to any refund either in part or in full. 12. I/We understand that disbursement will be subject to production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms/guidelines. 13. I/We confirm that I/we shall utilise the said facility only for the purposes of business as mentioned above. 14. I/We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my/our sales turnover and net profit. 15. I/We undertake to inform the Bank regarding any changes whatsoever in my/our addresses, as specified herein above or employment/profession and to promptly provide such further information that the Bank (or its designated group companies or agents or representatives) may require. 16. I/We have no borrowing arrangement(s) with any other bank/financial institution/other bodies other than those mentioned above. I/We would take prior approval from the Bank in case we resort to any borrowing arrangement with any other bank. 17. I/We declare that: (i) I/we am/are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing/availing of the requested facility, and to execute all other documents required by the Bank for such purpose. (ii) all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any person/s and which is/are submitted to the Bank, is/are valid, subsisting and has/have not been revoked by me/us. 18. 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. 19. My personal / KYC details may be shared with Central KYC Registry. 20. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. 21. It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in above columns. 22. I/We authorize the Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes. 23. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

I/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

I/We also confirm that I/We have been explained the following:

- The bank may at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan.
- The bank will decide and assign the loan amount / facility and no commitment has been given to me/us for the same.
- The DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque.
- SBM Bank (India) Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
- 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 same customer from the Bank irrespective of the regular repayment in such accounts.

Date

Place _____

Applicant Signature

Co-Applicant - I / Partner I
Proprietor / Director I

Co-Applicant - II
Partner II / Director II

Co-Applicant - III
Partner III / Director III

Sourcing Details (for Official use only)

Sourcing Channel Branch DSA Connector Direct Open Market Others _____ (Please Specify)

DSA Code

DSA Name

SBM Bank RM

Referrer Branch Name

Employee ID

Signature of Relationship Manager

Signature of Sourcing Channel

For Bank Use Only

KYC VERIFICATION CARRIED OUT BY

Documents Received Certified

Emp. Name

Emp. Code Emp. Designation

Date

Place _____

Employee Signature

Pre Sanction Documents

- Last 3 years Audited /CA certified financial statement
 - MOA & AOA of Company / Partnership deed of Partnership firm
 - Six Months Bank statement
 - Six Months GST Returns
 - KYC Documents
- Note: Additional document may be required for Credit assessment

Post Sanction Documents

- Executing Facility related documents
 - Compliance of Sanction terms and other conditions as may apply.
- Note: Additional documents may be required as per Sanction term

Acknowledgement for Receipt of Application Form

Serial No.

U000001

To,

Date

SBM Bank has received your application for a Business Loan Facility of ₹ _____ SBM Bank will convey its decision within 2 weeks for credit limit up to ₹5 lakh and within 3 weeks for credit limit above ₹5 lakh 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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

State

Country

Nearest Landmark

E-mail ID

Signature of Sales Manager/
Sourcing Channel