

SOL ID

Sourcing Employee ID

Branch Name

City

## APPLICANT DETAILS

(Please  tick in relevant box)

### MAIN APPLICANT

Name of Applicant

Permanent Address

Landmark

City  State  PIN

Local & Communication Address

Landmark

City  State  PIN

Cust ID

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

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

Gender  Male  Female  Other

Citizenship  Nationality

Aadhaar No.\*  PAN No.

Phone No.  CKYC No.

E-mail ID  Mobile No.

Gross Income (₹)

Customer Constitution  Resident Indian  Sole Proprietorship Firm

Cheque Book Required  Yes  No

Net Banking Required  Yes  No

Please enter your existing Savings/Current A/c No.  (Account should be present in the same CIF of the first borrower)

### GSTIN DETAILS\*

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

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

Special Economic Zone\*  Yes  No

Address registered for GSTIN  Same as Communication/Local address given in the account  Same as Permanent address given in the account  As given below

Address 1\*

Address 2\*

Landmark  State

City  Country  PIN

GSTIN (Default)

GST Exemption  Yes  No Exemption Reason (If Yes)

## DETAILS OF JOINT HOLDERS IN FD/CO-APPLICANT

### FIRST JOINT HOLDER/CO-APPLICANT

Name

Cust ID  Relationship with Applicant

Gender  Male  Female  Other

Aadhaar No.\*  Nationality

Citizenship  CKYC No.

Address same as main Applicant  Yes  No

To be included as Joint Holder in OD  Yes  No

### GSTIN DETAILS\*

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

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

Special Economic Zone\*  Yes  No

Address registered for GSTIN  Same as Communication/Local address given in the account  Same as Permanent address given in the account  As given below

Address 1\*

Address 2\*

Landmark  State

City  Country  PIN

GSTIN (Default)

GST Exemption  Yes  No Exemption Reason (If Yes)

**SECOND JOINT HOLDER/CO-APPLICANT**

Name

Cust ID  Relationship with Applicant

Gender  Male  Female  Other  To be included as Joint Holder in OD  Yes  No

Aadhaar No.\*  Nationality

Citizenship  CKYC No.

Address same as main Applicant  Yes  No

**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  Same as Communication/Local address given in the account  Same as Permanent address given in the account  As given below

Address 1\*

Address 2\*

Landmark  State

City  Country  PIN

**IF APPLICANT IS PROPRIETORSHIP FIRM**

Name of Proprietor

Cust ID of Proprietor

OD Mode of Operation  Self  Either or Survivor  Former or Survivor  Anyone or Survivor  Jointly by all  Others Please specify

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

Sr. No.	FD Account 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.						
11.						
12.						
13.						
14.						
15.						
Total						

Details of Advance Requested LTV.: \_\_\_\_\_ Sanction Limit: \_\_\_\_\_ (LTV\* Total FD Balance Lien Marked)

ROI: \_\_\_\_\_ % Mark-up over Weighted Avg Rate of FDs of \_\_\_\_\_ % or EBLR + \_\_\_\_\_ %

Penal Interest: Will be charged at the rate of \_\_\_\_\_ % p.m.

In case of staff account Employee Code of Staff

Occupation (Tick One ✓)  Salaried  Self-employed Businessman  Self-employed Professional  Agriculturist  Housewife  Others Please specify

Nature of Business

Purpose of Loan (Tick One ✓)  House Repair  House Purchase  Agriculture  Education  Business Requirement  Personal Expense  Others Please specify

**DECLARATION**

**CLIENT DECLARATION**

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 Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India.

"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"

I/We authorise SBM Bank (India) Ltd. 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.

I/We agree to repay the outstanding facility on maturity of overdraft and the interest amount as and when applied. I/We also confirm that the above deposits would not be withdrawn till the time the loan is repaid. I/We also understand and agree that:-

1. All auto closure FDs will be converted to auto renewal mode and I/We have no objection to the same.
2. That my OD account will be mapped to all QIC/MIC type FD lien marked and payout of FD interest will be made only to my OD account.
3. OD account will be auto renewed.
4. That if my/our Fixed Deposit is linked to sweep out - sweep in, the same will be delinked before setting the OD Limit.

I/We hereby confirm that Overdraft Facility would not be utilised for the purpose of:-

1. Relending
2. Acquisition of small savings instruments (including KVP & NSC)
3. 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.
4. That overdraft proceeds are not being transferred to any non-resident account or is not repatriated outside India under LRS.

Borrower(s) must utilise borrowed funds solely for the purpose for which the facility is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of the Bank.

I/We understand and agree that:-

1. The Depositors represent that the Fixed Deposit(s)/Term Deposit(s) has/have not been encumbered/assigned or pledged and are free from all encumbrances.
2. The Bank reserves the right to liquidate the Fixed Deposits in line with its internal policies. The Bank also has a right to liquidate the Fixed Deposits if the facility account is overdrawn. Any amounts remaining after the settlement of the overdraft shall be disposed as per the maturity instructions provided by the customer at the time of Fixed Deposit booking. In case the amount remaining is less than the minimum amount required for Fixed Deposit booking, it shall be credited to the savings account of the Fixed Deposit holder.
3. The terms and conditions mentioned in this documents pertain to the overdraft facility and the underlying Fixed Deposit(s) continue to be governed by the terms and conditions applicable to the Fixed Deposits at the time of such booking. Hence whenever the Fixed Deposit is being liquidated, either basis instructions received from the customer or otherwise, the clauses pertaining to pre-mature closure shall be applicable.
4. The Bank may issue notifications either electronically or otherwise (which will be regarded as being in the writing) or in writing by delivering them by hand or by sending them by post to the last address given by the Borrower. In addition, the Bank may also publish notices of general nature, which are applicable to all borrowers of similar credit facilities on its website.
5. The transaction documents shall be governed by the laws of India.
6. Until clear funds are realized by the Bank, the Overdraft Facility shall be deemed to be overdrawn.
7. Premature withdrawal of the Term Deposit against which overdraft facility has been availed is not permitted.
8. I/We shall abide by FEMA guidelines issued by the Regulator from time to time.

The Borrower hereby gives specific consent to the Bank for disclosing/submitted the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code' for brief) read with the relevant Regulations/Rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the Credit/Financial facilities availed from the Bank, from time to time, to any 'Information Utility' ('IU' for brief) as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by Reserve Bank of India to the Banks from time to time and hereby specifically agree to promptly authenticate the 'financial information' submitted by the Bank, as and when requested by the concerned 'IU'.

#### 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 E-mails/net Banking. From time to time, SBM Bank (India) Ltd. communicates various new products/special features of existing product/ promotional offers which are of significant benefit to its customers.

I/We  consent/  do not consent to receive information/services etc. for marketing purpose 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

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level in Grade - IV and above in nationalized Bank. The term 'Relative' shall mean and include any of the following persons: (a) spouse (b) father (c) mother (d) son (e) daughter (f) son's wife (g) daughter's husband (h) brother (i) brother's wife (j) sister (k) sister's husband (l) brother of spouse (m) sister of spouse.

Relationships (Details of relationship of applicant with other Bank)

Applicant/Co-applicant is a director of any Bank or is a relative of directors of other Banks  Yes  No

Nature of Relationship \_\_\_\_\_

Relationships (Details of relationship of applicant with other Bank)

Applicant/Co-applicant is a director of any Bank or is a relative of directors of other Banks  Yes  No

Nature of Relationship \_\_\_\_\_

In event that 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.			

Signature of the 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.

## 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 Current/Savings/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 or the borrower.

That in case of default or Credit Facility(ies) is not repaid on demand, 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 or otherwise and shall be fully binding on my/our legal representatives, heirs, executors, administrators and assigns.

Place

Date

Signature of Main Applicant

Signature of Co-applicant  
(To be signed by all joint holders of FD)

## BRANCH DECLARATION (FOR OFFICE USE ONLY)

(Please  tick in relevant box)

- I/We hereby confirm that the existing account of the customer is KYC compliant and there are no irregularities pending.
- 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.
- In case of Applicant being Proprietorship Firm, we confirm that the documents have been executed by Proprietor.

Branch Stamp

Employee ID

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

Branch Employee Name

Branch Employee Signature

Branch Head or  
Branch Ops. Head Name

Branch Head or  
Branch Ops. Head Signature

## ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATION FORM

Date

To   
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 all the documents as per 'check list' provided in the application 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