

	Applicant	Co-Applicant/Guarantor/GPA
Office/Business Address*	<div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div>	<div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div>
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	<div>State/U.T.</div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div>	<div>State/U.T.</div> <div> <div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div> </div>
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Repayment Mode*	<div> <div><input type="checkbox"/> NACH/CCS</div> <div><input type="checkbox"/> Auto Debit</div> <div><input type="checkbox"/> Others</div> </div>	<div> <div><input type="checkbox"/> NACH/CCS</div> <div><input type="checkbox"/> Auto Debit</div> <div><input type="checkbox"/> Others</div> </div>
Relationship with the Bank*	<div> <div><input type="checkbox"/> Less than 1 year</div> <div><input type="checkbox"/> 1 - 3 years</div> <div><input type="checkbox"/> More than 3 years</div> </div>	<div> <div><input type="checkbox"/> Less than 1 year</div> <div><input type="checkbox"/> 1 - 3 years</div> <div><input type="checkbox"/> More than 3 years</div> </div>

[illegible]

	Applicant	Co-Applicant/Guarantor/GPA
	Salaried Individual	
Organization Name*	<input type="text"/>	<input type="text"/>
Department*	<input type="text"/>	<input type="text"/>
In Current Job*	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Total Experience*	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Industry*	<input type="text"/>	<input type="text"/>
Organization Type*	<input type="checkbox"/> Public <input type="checkbox"/> Listed Private <input type="checkbox"/> Unlisted Private <input type="checkbox"/> MNC <input type="checkbox"/> Government <input type="checkbox"/> Local Civic Body	<input type="checkbox"/> Public <input type="checkbox"/> Listed Private <input type="checkbox"/> Unlisted Private <input type="checkbox"/> MNC <input type="checkbox"/> Government <input type="checkbox"/> Local Civic Body
Designation*	<input type="text"/>	<input type="text"/>
Remaining Service*	<input type="text"/>	<input type="text"/>
Previous Employer's Name*	<input type="text"/>	<input type="text"/>
Years in Previous Job*	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
	Businessman/Self Employed	
Organization Name*	<input type="text"/>	<input type="text"/>
Department*	<input type="text"/>	<input type="text"/>
In Current Business*	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Total Experience*	Years <input type="text"/> Months <input type="text"/>	Years <input type="text"/> Months <input type="text"/>
Industry*	<input type="text"/>	<input type="text"/>
Organization Type*	<input type="checkbox"/> Public <input type="checkbox"/> Listed Private <input type="checkbox"/> Unlisted Private <input type="checkbox"/> MNC <input type="checkbox"/> Government <input type="checkbox"/> Local Civic Body	<input type="checkbox"/> Public <input type="checkbox"/> Listed Private <input type="checkbox"/> Unlisted Private <input type="checkbox"/> MNC <input type="checkbox"/> Government <input type="checkbox"/> Local Civic Body
Designation*	<input type="text"/>	<input type="text"/>
Bank Account Details*	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

FORM - C (LOAN DETAILS)

AMOUNT (Rupees)	<input type="text"/>																								TERM (Months)	<input type="text"/>										
Purpose of Loan	<input type="checkbox"/> Purchase								<input type="checkbox"/> Construction								<input type="checkbox"/> Purchase+construction								<input type="checkbox"/> Improvement								<input type="checkbox"/> Balance Transfer			
	<input type="checkbox"/> Top-up								<input type="checkbox"/> Others																											
Type of Loan	<input type="checkbox"/> Home Loan								<input type="checkbox"/> Non-Residential Premises Loan								<input type="checkbox"/> Home Equity Loan								<input type="checkbox"/> LRD								<input type="checkbox"/> Others			
ROI	<input type="checkbox"/> Fixed								<input type="checkbox"/> Floating								<input type="checkbox"/> Fixed+Floating																			
Repayment Mode	<input type="checkbox"/> PDC								<input type="checkbox"/> ECS								<input type="checkbox"/> SI																			
Processing Fee Amount	<input type="text"/>												Cheque No. <input type="text"/>												Dated <input type="text"/>				<input type="text"/>							
Drawn on Bank	<input type="text"/>																																			
To be drawn in favour of SBM BANK INDIA LIMITED Service Charges.																																				

FORM - D (PROPERTY & LOAN DETAILS)

Loan Amount No. (In case of Top-up of Existing SBM Bank India Ltd. Home Loan)																														
Property to be purchased in name of																														
Address of Property																														
District															State											PIN				
Market Value																														
Plot/Flat No.							Built Up Area							Plot Area (Sq.ft)							Plinth Area (Sq.ft)									
Stage of Construction	<input type="checkbox"/> Under Progress <input type="checkbox"/> Yet to Start																													
Name of Seller															Registered Owner															
Sellers Address																														
Landline/Mobile of Seller																														
Cost of Property/Land															Stamp Duty Cost															
Registration Cost															Other Cost															
Total Cost															Own Contribution															

INCOME/FINANCIAL DETAILS

Income Head	Gross Income	Net Income	Frequency	How are you Paid?

EXISTING LOANS (IF ANY)

Bank/ Financier	Type of Loan	EMI	Tenure	No. of EMI Paid

INSURANCE DETAILS

Life Insurance (Home Loan Protection Plan)	<input type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input type="checkbox"/> Shall Decide Later
Property Insurance	<input type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input type="checkbox"/> Shall Decide Later
Health Insurance	<input type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input type="checkbox"/> Shall Decide Later

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)

Nature of Relationship_____

Relationship (Details of relationship of applicant/co-applicant with the Bank)

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			

DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and SBM Bank (India) Limited. ("Bank") is entitled to verify this directly or through any third party agent. I/We confirm that the attached copies or financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. 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 abovementioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

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 facility 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, interests 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 further acknowledge the right of the Bank to provide details of my/our account to third party agencies for the purpose of availing support services of any nature by the Bank, without any specific consent or authorization from me/us.

I/We acknowledge that existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with the credit reference agencies and such information (including processed information) may be shared with Banks/Financial Institutions and other credit grantors for the purpose of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorize the Bank of share information relating to my/our home loan account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, SBM Bank (India) Limited. requires consent for the disclosure by the Bank, of information and data relating to me/us of the credit facility availed of/to be availed of by me/us, on litigations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

- Accordingly, I/We hereby agree and give consent for the disclosure by the Bank of all or any such: (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us (including repayment history) 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 Bureau (India) Limited (CIBIL) and any other agency authorized in this behalf by Reserve Bank of India/ Government of India and/or with any credit bureaus, statutory authorities and regulatory bodies etc.
- I/We undertake that (a) CIBIL and any other agency so authorized may use, process the said information and data by the Bank and (b) CIBIL and any other agency so authorized, may furnish for consideration, the processed information and data or products thereof prepared by them, to Bank's/Financial Institutions and other credit grantors, as may be specified by the Reserve Bank of India in this behalf.
- I/ We authorise the Bank (i) to store the personal information, including when obtained via KYC/e-KYC process, for a period of 5 (five) years from the date of termination or expiry of this Agreement. 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 agree/s that in case of any update in the KYC documents, I/ We shall submit a copy of such updated document to the Bank within 30 (thirty) days of the update, in order to comply with regulatory requirements, including, of Prevention of Money Laundering Act, 2002 and its rules, on an ongoing basis.

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

I/We are aware that the processing fee paid by we/us is non-refundable.

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

I hereby confirm that I am not a resident of USA or a resident for Tax purpose in any country other than India. Further, I hereby understand that the onus on forthwith informing/ notifying any change in this regard is on me.

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

I undertake the responsibility to declare and disclose within 30 Days from the date of change, any changes that may take place in the information provided by me as well as the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh self-certification along with the documentary evidence.

It shall be my responsibility to educate myself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Income Tax Act read with the rules thereunder. I shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information. I understand and acknowledge that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by RBI in the matter, depending upon the residential status and /or other criteria stipulated therein, the Bank may have to report the details in respect of my account (s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common reporting Standards (CRS) and or any other similar arrangements.

I understand that the Bank shall only charge the processing fees at the time of the loan application/ sanction of the facility. The said processing fees shall only be paid to the Bank directly either by way of a cheque/ demand draft/ RTGS/ NEFT favouring "SBM Bank (India) Limited" or in case of a cash deposit only on the counters at Bank's branch. Any other charges as specified in the Sanction Letter, shall be applicable and be directly paid to the Bank.

(a) Yes ☐ (b) No, I do not consent to share, disclose, exchange or use the information/data. ☐
(put a tick mark against the preferred option)

I/We hereby declare and confirm that any purchase by me/us of any insurance product is purely voluntary and is not linked to availing of any Credit Facility from SBM Bank.

Aadhaar Consent - KYC ONLY

I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e - Aadhaar / masked Aadhaar / offline electronic Aadhaar.xml as issued by UIDAI (Aadhaar), to SBM Bank (India) Ltd. for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent to open account / process instructions for the said purpose with SBM Bank (India) Ltd. in my/our name/s individual capacity/ies using my/our Aadhaar or as an authorized signatory in non-individual accounts and; hereby consent to SBM Bank (India) Ltd. for verification of my/our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. SBM Bank (India) Ltd. has informed me/us that my/our Aadhaar submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. SBM Bank (India) Ltd. has informed me/us that this consent and my/our Aadhaar will be stored along with my/our account details within the bank. I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold SBM Bank (India) Ltd. or any of its officials responsible in case of any incorrect information provided by me/us.

CIBIL Consent

I / We confirm that I / we has/have submitted my application for Corporate Credit Card / Personal Loan / Business Loan / Home Loan / Loan against Property to SBM Bank (India) Ltd. I / We hereby provide my / our consent to SBM Bank (India) Ltd. to obtain and disclose all information and data furnished by me / us to TransUnion CIBIL Limited and/ or any other credit bureau permitted to operate in India and/or information utility and/or such institutions set up under the provisions of law from time to time as and when required.

Applicant Signature

Date

Place

Co-Applicant Signature

Date

Place

(Please tear off this acknowledgement slip along these dotted lines)

ACKNOWLEDGEMENT

Serial No.

Loan application received on _____ Cheques/ received towards Processing Fee ₹ _____
Respectively vide cheque number _____ dated _____ drawn in favour of SBM Bank (India) Ltd.
and payable at _____
Request will be disposed of and acceptance/ rejection would be mailed within 15 days from the date of receipt of completed application form with supporting documents.

On behalf of **SBM Bank (India) Limited.,**

Place

Date

Authorised Signatory

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SBM//HL and LAP Application Form/V2/2025