

Bank Use Section

Sourcing Channel ☐ Branch ☐ DST ☐ DSA ☐ Web ☐ Referral Sales ☐ Other Channel _____ (Specify)
 Branch Code Sales Promo Code Emp Code SE Code
 DSA Name DSA Code

DSA Stamp / Signature

Personal Loan Application Form (Individual)

☐ Personal Loan ☐ Overdraft

Purpose of Loan _____

Requested Loan Amount ₹ Tenure in Months

Type of Loan ☐ New ☐ Top-Up

Customer ID ☐ Yes ☐ No If Yes, Cust ID

Applicant
Please paste
passport size
photograph here
with signature
across

Applicant
Please paste
passport size
photograph here
with signature
across

Demographic Details

Personal Details	Applicant	Co-Applicant / Guarantor
Name*	PREFIX <input type="text"/> FIRST NAME <input type="text"/> MIDDLE NAME <input type="text"/> LAST NAME <input type="text"/>	PREFIX <input type="text"/> FIRST NAME <input type="text"/> MIDDLE NAME <input type="text"/> LAST NAME <input type="text"/>
Father's/Spouse Name*	PREFIX <input type="text"/> FIRST NAME <input type="text"/> MIDDLE NAME <input type="text"/> LAST NAME <input type="text"/>	PREFIX <input type="text"/> FIRST NAME <input type="text"/> MIDDLE NAME <input type="text"/> LAST NAME <input type="text"/>
Mother's Name*	PREFIX <input type="text"/> FIRST NAME <input type="text"/> MIDDLE NAME <input type="text"/> LAST NAME <input type="text"/>	PREFIX <input type="text"/> FIRST NAME <input type="text"/> MIDDLE NAME <input type="text"/> LAST NAME <input type="text"/>
Date of Birth*	DDMMYYYY	DDMMYYYY
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other _____
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Other	<input type="checkbox"/> Indian <input type="checkbox"/> Other
Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Parsi <input type="checkbox"/> Jain <input type="checkbox"/> Others _____	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Parsi <input type="checkbox"/> Jain <input type="checkbox"/> Others _____
Community	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others _____	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others _____
Residential Status*	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin	<input type="checkbox"/> Resident Indian <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
Occupation Type*	<input type="checkbox"/> Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Govt. Sector <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Others <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Not Categorized	<input type="checkbox"/> Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Govt. Sector <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Others <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Not Categorized
PAN*	<input type="text"/>	<input type="text"/>
CKYC No.*	<input type="text"/>	<input type="text"/>
Qualification*	<input type="text"/>	<input type="text"/>
Relation with Applicant		
Address	Applicant	Co-Applicant / Guarantor
Current Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> District <input type="text"/> State/U.T. <input type="text"/> PIN <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> District <input type="text"/> State/U.T. <input type="text"/> PIN <input type="text"/>

Existing Loans

Loan Facility	Financer's Name	Account No.	Loan Amount	Tenure in Months	EMI/Interest	Commencement Date	Current Outstanding

Bank Details

Sr. No.	Name of Account Holder	Name of Bank	Branch	Curent/Savings/OD (If OD Please Specify Limit)	Account No.	Banking Since
1.						
2.						
3.						
4.						
5.						

Reference 1		Reference 2	
Name	<input type="text"/>	Name	<input type="text"/>
Relationship	<input type="text"/> If Personal Guarantor <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship	<input type="text"/> If Personal Guarantor <input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address	<input type="text"/>	Current Address	<input type="text"/>
Landmark	<input type="text"/> City <input type="text"/>	Landmark	<input type="text"/> City <input type="text"/>
State	<input type="text"/> PIN <input type="text"/>	State	<input type="text"/> PIN <input type="text"/>
Landline	<input type="text"/>	Landline	<input type="text"/>
Mobile	<input type="text"/>	Mobile	<input type="text"/>

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			

Declaration

1. I/We hereby declare that the details furnished above are true and correct to my 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 am aware that I may be held liable for it. 2. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent in any court or by other authority. 3. No action nor other steps have been taken or legal proceedings started by or against me/us in any court or law/other authorities for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar office for my/our assets. 4. I/We declare that I/We have not made any payments in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application. I/we shall not hold SBM Bank (India) Ltd. (hereinafter referred to as SBM) liable for any such payments made by us to the executive collecting this application. 5. I/We understand and acknowledge that SBM shall have the absolute discretion, without assigning any reasons (unless required by applicable law) to reject our application and SBM shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any courts, losses, damages or openness or other consequences, caused by reasons of such rejection, or any delay in notifying me/us of such rejection of our application. 6. I/We understand and am/are aware that the processing fees collected from me/us by SBM is for the purpose of SBM reviewing this loan application as per its own parameters and is not refundable to me/us under any circumstances whatsoever, irrespective of whether SBM sanctions this loan application of mine or not. 7. I/We confirm that I/we shall not use the products or the credit loan facility/s (or any part thereof) for any improper/illegal or unlawful purposes/activities. 8. I/We shall inform to SBM regarding any changes in my/our address(s) or my employment or profession. 9. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc., execute and submit this application form and other documents for the purpose of availing the loan, creation of security and for all the purposes/activities mentioned/required to be done for this. 10. I/We confirm that I/we shall cooperate with SBM, and furnish additional documents and/or shall execute such other documents, if necessary to enable SBM to abide by/comply with a) other existing /further directives of the statutory/regulatory authorities/any other authority acting under any Law. 11. I/We hereby give consent to SBM or its Authorized Agents and third party service providers to use Information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, SMS, etc., and further authorize the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. 12. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties

Declaration

including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the SBM. 13. My personal / KYC details may be shared with Central KYC Registry. 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 hereby consent to receiving information from Central KYC Registry through SMS/Email on our registered number/email address. 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. 14. I/We hereby provide our consent to SBM to obtain the Applicant(s) Information from Credit Information Company and/or information utility and/or such institution set up under the provisions of law from time to time as and when required. 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 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. 15. 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. 16. 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.

2. 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.

3. 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.

IMPORTANT NOTE

- That the receipt of your application form for the loan does not imply automatic approval of your loan by SBM. SBM may request for additional documents other than those submitted in connection with the application.
- I/We confirm that executive who collected my/our application/documents has informed me/us and I/we am/are fully aware that 1. Government Tax as may be applicable from time to time will be charged in connection with the Loan. 2. SBM will not be liable for loss or delay in receipt of the documents. 3. Incomplete/defective applications will not be processed and SBM shall not be responsible for any manner for the resulting delay or otherwise. 4. The application forms, documents/photographs will not be returned under any circumstances once submitted to SBM. 5. Approval for the applications is the sole discretion of SBM. 6. The quantum of the loan will be finally decided by SBM and SBM has not made any commitment to me/us regarding the same. 7. Equal instalments/equated instalments (EMI) will be due on 1st/5th of every month (strike out which is not applicable)
- The Declaration mentioned above are an indicative list of terms and conditions of our loan products. These Terms and Conditions are further described in our loan agreement under relevant sections/schedules and therefore should be read in conjunction with those mentioned in the loan agreement.

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.

Date: DDMMYYYY

Place: _____

Applicant Signature

Co-Applicant Signature

Common Document Checklist - All the submitted documents to be self-attested by the customer

- Dully Filled and Signed Application Form (with cross signed photographs of App/Co-App/Guarantor)
- KYC Documents of all parties to the loan
 - Identity Proof (Specify)
 - Signature Proof (Specify)
 - Proof of Residence (Specify)
 - Proof of Office (Specify)
 - Proof of Qualification (Specify)

- Non-Refundable Fee Cheque
- Photocopy of Property Papers (where Property is identified)
- Details of Limits and Loans availed
- Copy of PAN Card
- Repayment Track Record (if applicable)
- Bank Verification Form
- Latest Loan Outstanding Statement for Refinance cases

Additional Documents - Salaried

- Last 3 months Salary Slip or Salary Certificate
- Latest Form 16
- Latest 6 months Bank Statement where direct salary is being credited

Additional Documents - Self Employed/Professional/Partnership/Company

- Financial Documents for 2 years
 - ITR along with Computation
 - Balance Sheet, P&L, Schedules
 - Tax Audit Report
- Partnership Deed & MON/AOA
- List of Directors/Shareholders attested by CN/CS
- Latest 12 months Bank Statement (Both Business and Savings)
- VAT/Sales Tax/GST Returns for Current Financial Year

For Official Use Only

Documents Received

☐ Self-Certified ☐ True Copies ☐ Notary

IN PERSON VERIFICATION CARRIED OUT BY

Identity Verification

☐ Done Date DDMMYYYY

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

Employee Signature

Acknowledgement

Serial No.

Dear Sir/Madam,

This is to acknowledge that SBM Bank (India) Ltd. has received your application form for _____ of ₹ _____

SBM Bank (India) Ltd. shall communicate its decision on your application within 15 working days. This is subject to submission of all document and conforming to internal guidelines of SBM Bank (India) Ltd. Terms and Conditions are also available on our website: www.smbbank.co.in

Business Development Manager: _____ Channel Name: _____ Contact No: _____

Date: _____ Email ID: _____

Signature