

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

Religion 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 Transgender Entity Nationality

Citizenship PAN No.

Aadhaar No.* CKYC No.

Udyam Registration Certificate No. Mobile No.

Phone No. Mobile No.

E-mail ID

Gross Income (₹) Cheque Book Required Yes No

Customer Constitution Resident Indian Sole Proprietorship Firm 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 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

DETAILS OF JOINT HOLDERS IN FD/CO-APPLICANT

FIRST JOINT HOLDER/CO-APPLICANT

Name

Cust ID Relationship with Applicant

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

Aadhaar No.* Nationality

Udyam Registration Certificate No. CKYC No.

Citizenship

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

SECOND JOINT HOLDER/CO-APPLICANT

Name

Cust ID Relationship with Applicant

Gender Male Female Transgender Entity 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

MSME Classification (If Applicable) Micro Small Medium

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

DETAILS OF ACCOUNTS WITH OTHER BANKS (MANDATORY REQUIREMENT AS PER GUIDELINES)

I/We declare that I/We do not enjoy any credit facilities with other Banks. I/We declare that I/We enjoy following credit facilities with you/other branches of your Bank/other Banks:

Bank Name	Branch Name	Branch Address	Account No.	Type of Account/Facility	Amount

We further confirm that as and when there is any change in my/our exposure across Banking sector, I/We will inform the same to SBM Bank (India) Ltd. Accordingly, the Bank may take requisite action in compliance with the RBI guideline for Current Accounts by Banks - Need for Discipline

LEGAL ENTITY IDENTIFIER DECLARATION (APPLICABLE FOR NON INDIVIDUAL ONLY)

I/we, confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is Rs. 5 Crore and above. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

- 1) LEI:
- 2) LEI Issuer:
- 3) LEI Issuance Date:
- 4) LEI Expiry Date:

I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is below Rs. 5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.

I/we confirm that if total banking exposure of our firm/company goes Rs. 5 Crore and above during the tenure of the loan/credit facility, we endeavour to obtain the LEI and agree to provide the LEI details to SBM Bank Ltd. at the earliest same.

I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

DECLARATION

CLIENT DECLARATION

I/We confirm that I/we has/have submitted my application for Overdraft against Banks Fixed Deposits (ODFD) 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 Credit Information Companies 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.

I/We authorize SBM Bank (India) Ltd. to receive/obtain my Credit Information from Credit Information Companies as and when required.

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. At the initial sanction OD limit will be set for a period of 1 year.

The renewal will be executed only upon receiving the consent/request from me/us for renewal of the facility prior to expiry which will be renewed at the sole discretion of the Bank, subject to the submission of requisite documents (if any), commercials, terms, and conditions as may be prescribed, amended, or stipulated by the Bank at the time of renewal. In the absence of any communication from my/our side for renewal of the facility, the OD facility will be cancelled, and the FD will be liquidated to recover any outstanding dues. Any balance remaining after recovery will be credited to my/our bank account.

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 in case:
 - The facility account is overdrawn (Outstanding Balance becomes greater than limit sanction or security value)
 - The Interest is unpaid for more than 60 days.

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.

3. I/We agree that the Bank shall have the right to recall the outstanding amount in the Overdraft account at any time with Prior written Intimation. In case of such recall, the entire outstanding amount shall become immediately payable by me/us to the Bank together with interest and all other monies payable under the Overdraft Account/Limit. This right shall also be applicable in the event of any involvement by me/us in fraudulent or unethical practices.
4. The terms and conditions mentioned in this document 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.
5. 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.
6. The transaction documents shall be governed by the laws of India.
7. Until clear funds are realized by the Bank, the Overdraft Facility shall be deemed to be overdrawn.

8. Premature withdrawal of the Term Deposit against which overdraft facility has been availed is not permitted.
9. I/We shall abide by FEMA guidelines issued by the Regulator from time to time.
10. The Bank shall have an unconditional right to cancel the undrawn/unavailed/unused portion of the Loan at any time during the subsistence of the Loan with prior written to the borrower, for any reason whatsoever. In the event of any such cancellation, all the provisions of this Agreement and all other related documents shall continue to be effective and valid and the Borrower shall repay the outstanding dues under the loan duly and punctually as provided herein.
11. I understand that the Bank may by a written notice to the Borrower, declare all sums outstanding under the Loan (including the principal, interest, charges, expenses) to become due and payable forthwith and enforce the security (if applicable) in relation to the Loan upon the occurrence (in the sole decision of the Bank) of any one or more of the following:
 - The Borrower fails to pay to the Bank any amount when due and payable under this Agreement.
 - The Borrower fails to pay to any person other than the Bank any amount when due and payable or any person other than the Bank demands repayment of the loan or dues or liability of the Borrower to such person ahead of its repayment terms as previously agreed between such person and the Borrower;
 - The Borrower defaults in performing any of his/her obligations under this Agreement or breaches any of the terms or conditions of this Agreement;
 - The Borrower opts to resign or retires from the employment prior to the age of superannuation or is discharged or removed from service before such date for any reason whatsoever
 - Any of the information provided by the Borrower to avail the Loan or any of his/her Representations, Warranties herein being found to be or becoming incorrect or untrue;
 - Any person other than the Bank commencing proceedings to declare the Borrower insolvent or if the Borrower shall become bankrupt or insolvent or commit act of insolvency;
 - The value of the security (including guarantee/s) created or tendered by the Borrower, in the sole discretion and decision of the Bank, depreciates entitling the Bank to call for further security and the Borrower fails to give additional security;
 - The Borrower covenants and agrees that, so long as the Loan Obligations are outstanding, and until the full and final payment of all Loan Obligations to the satisfaction of the Bank, the Borrower shall cooperate with such auditors as may be appointed by the Bank in case the Facilities or the loan account of the Borrower is red-flagged by the Bank and/or any other lenders. The Borrower further covenants and agrees to provide the necessary information and/or documents as may be required by such auditors, and bear all the expenditure in respect of the same and agrees to indemnify and keep the Bank indemnified in this regard;
 - If any action of the Borrower which in sole discretion of the Bank is inconsistent with the terms of this Agreement and/or Applicable Law.

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 ANY BANK INCLUDING SBM BANK

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level and in grade of President 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

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

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 the bank	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 15 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 15 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