M 327
Ver 1.0 – 01/2021

The Karur Vysya Bank Limited
Customer Creation Form

To
The Branch Manager, The Karur Vysya Bank Limited,
Please enroll me as a Customer at your Hyderabad Branch

Customer ID.:

e-KYC	Non e-KYC

CKYC ID .:

DETAILS FOR APPLICANT – SB / TERM DEPOSIT

Mr/Ms * / *NAME: INDIVIDUAL (IN THE ORDER OF FIRST, MIDDLE & LASTNAME) leave space between words. Eg. RAM GOPAL VARMA	Soham Sathish Modi
*FATHER'S NAME	Satish Manilal Modi
*MOTHER'S NAME	
SPOUSE NAME	
AADHAAR ID:	3146 8727 4389
PAN NO.:	ABMPM6725H
FORM 60/61 (ENCLOSED)	☐ Y ☐ N
DATE OF BIRTH* (DD MM YYYY)	18 01 1969
MARITAL STATUS	☑ M ☐ UM
NATIONALITY*	Indian
RELIGION	Hindu
GENDER*	☑ M ☐ F ☐ T
MOBILE NO.:*	
EMAIL ID:	
Alt Mob. No	
RES. TEL No (STD CODE)	

Minor account		Guardian Customer ID	Guardian Name	Relation
Yes	No			

***PERSONAL INFORMATION OF THE APPLICANT**

KYC CERTIFICATION FOR INDIVIDUAL / MINOR

S. No.	PROOF TYPE	NAME OF THE DOCUMENT	NUMBER	ISSUE DATE (DD MM YYYY)	EXPIRY DATE (DD MM YYYY)
1.	Proof of Identity & Address	Pan	ABMPM6725H		
2.	Proof of Communication address	Aadhar	3146 8727 4389		

***MAILING ADDRESS:**

Plot No:- 280, Road No:- 25, Near Peddamma Temple
Jublee Hills, Khairatabad, BanjaraHills.

CITY/TOWN			
DISTRICT	Hyderabad	PINCODE	500034
STATE	Telangana	COUNTRY	India

***PERMANENT ADDRESS (IF DIFFERENT FROM ABOVE)**

Plot No:- 280, Road No:-25, Near Peddamma Temple, Jublee Hills.
Khairatabad, Banjara Hills.

CITY/TOWN			
DISTRICT	Hyderabad	PINCODE	500034
STATE	Telangana	COUNTRY	India

Fields with * are Mandatory

QUALIFICATION ☐ UNDERGRADUATE ☐ GRADUATE ☐ POST GRADUATE ☐ PROFESSIONAL ☐ ILLITERATE	NO. OF DEPENDENTS Adult ☐ Children ☐

EMPLOYED WITH
☐ STATE GOVT. ☐ CENTRAL GOVT. ☐ PUBLIC LTD. ☐ PRIVATE LTD. ☐ BUSINESS ☐ OTHER ENTITY (specify...)

***NATURE OF BUSINESS** ☐ MANUFACTURING ☐ TRADING ☐ SERVICES ☐ RETAILING ☐ AGRICULTURE ☐ MONEY SERVICES ☐ AGENCY ☐ STOCK BROKER ☐ REAL ESTATE ☐ NGO/NPO ☐ JEWELS/GEMS/PRECIOUS METAL DEALER ☐ OTHERS (specify) ____________

***TYPE OF PROFESSION** ☐ DOCTOR ☐ ENGINEER ☐ BANKER ☐ TEACHER ☐ LAWYER ☐ ARCHITECT ☐ CONSULTANT ☐ IT PROFESSIONAL ☐ OTHERS (specify) ____________

*ANNUAL INCOME	SELF	SPOUSE	HOUSEHOLD
	₹	₹	₹

ASSETS OWNED ☐ HOUSE ☐ CAR ☐ TWO WHEELER ☐ GOLD ☐ SILVER ☐ LAND

LOANS WITH OTHER BANKS
☐ HOUSING ☐ BUSINESS ☐ CAR ☐ TWO WHEELER ☐ CREDIT CARD ☐ PERSONAL ☐ JEWEL ☐ PROFESSIONAL

OTHER INVESTMENTS ☐ DEPOSITS ☐ INSURANCE ☐ SHARES ☐ MF ☐ DEMAT

DP ID		DP Name		Client ID	

***FATCA / CRS Declaration**

Country of Residence	India
Residence for tax purposes	India
Country of Birth	India
US Person (Yes/No)	No

Note : In case if any of the details above, the country mentioned is other than "India" / U.S Person=Yes, then fill out the details in FATCA / CRS declaration form.

General Declaration:

I agree to furnish and intimate to KVB any other particulars that I am called upon to provide on account of any change in law/ statutory requirements either in India or abroad. I hereby immediately note to update any change in my personal details to the Bank.

I submit my KYC documents including Aadhaar number voluntarily, and offer my consent to: (i) Update my Aadhaar / UID number issued by the UIDAI (Unique Identification Authority of India), Govt. of India to my customer profile. (ii) Use my Aadhaar number and biometric details (fingerprints / Iris), captured on a biometric device, to authenticate me with UIDAI. (iii) To retrieve my demographic details viz.. Name, Age, Gender, Address, Photograph etc.. available with UIDAI.

For the purpose of providing certain services, the Bank is / may be required to engage the services of specialized and other service providers/agents. I authorize the Bank to furnish any information regarding my account to these service providers/agents. I shall not hold KVB or its agents/ representatives liable for using/sharing such information.

I consent to receive information/service etc. from the Bank or from the authorized call center for marketing of KVB products & services through Telephone/Mobile/ SMS/E-mail by the Bank. I am aware that as a part of the post account opening/availing services, I may receive calls from the Bank to verify the correctness of my request made either through the branch/call centre/mobile application/KVB website, and also for cross sell/upsell of the Bank's products/services.

I accept and agree to be bound by the said terms and conditions including those limiting the Bank's liability. I confirm that I have read and understood the content and meaning of the above Declaration.

I hereby declare that the information provided herein as well as in the documentary evidence provided by me to KVB (the "Customer Information") is/are true, correct and complete in all aspects to the best of my knowledge and that I have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I further agree that any false/misleading Customer Information given by me or suppression of any material fact will render my account liable for closure and the bank shall have the right to initiate any action, under law or otherwise. If any of the information provided here is/are incorrect, I hereby agree to indemnify and keep indemnified KVB, their affiliates and their successors or assignees.

SIGNATURE OF THE APPLICANT

Note: For additional account holders attach this same type of form.

Bank Use Section

RISK CATEGORY ☐ HIGH ☐ MEDIUM ☐ LOW	POLITICALLY EXPOSED PERSON ☐ Yes ☐ No

This form is complete in all respects, and all relevant documents are obtained and verified. The form has been personally submitted by the customer, and I have satisfied myself about the identity of the customer by verifying the KYC documents. I have done proper due diligence for updating the details in Bank records.

Date: Manager / Officer

For Centralised Office Use Only:

Received Date ☐☐☐☐☐☐☐☐ Maker ID ☐☐☐☐☐☐ Checker ID ☐☐☐☐☐☐ Completed ☐

Rejected Date ☐☐☐☐☐☐☐☐ Rejected Reason ____________

Karur Vysya Bank
Smart way to bank

FATCA/CRS Declaration Form (For Individuals)
(Foreign Account Tax Compliance Act / Common Reporting Standard)

Customer ID:		**Customer Name:**	Soham Satish Modi.		
Mobile No : Prefix with country code		**E-Mail:**			
City of Birth:		**Occupation:**			
PAN:	ABMPM6725H.	**Aadhaar No**	3146 8727 4385	**Date of Birth:**	18/10/1969
Fathers' name:	Satish Manilal MoDi	**Spouse Name:**			

PART A	
Country of Residence	India
Residence for Tax Purposes	India
Country of Birth	India
US Person* (YES /No)	No.

PART B

If in any of the fields under "PART A", the 'Country' mentioned is **other than 'INDIA' or if U.S person=Yes,** then either fill the details in Part-B (i) below **OR** sign the self-declaration in Part-B(ii)

Part B (i)

S.No (1)	Country of Tax Residency # (2)	Tax Payer Identification Number (TIN) / Functional Equivalent (3)	Issuing Country of TIN / Functional Equivalent (4)	Specify whether column (3) is TIN / Functional Equivalent (5)

to include all countries other than India, where investor is Citizen / Resident / Green Card Holder / Tax Resident in those respective countries especially of USA

Part B (ii) (If Part B is applicable but Part B(i) has not been filled in, kindly provide information below)

I confirm that I am neither a U.S Person nor a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.

☐ Passport ☐ Voter ID ☐ Aadhaar ☐ PAN ☐ Driving License ☐ Govt ID

☐ NREGA Job Card **Document#**________________

Signature

***-Definition for the term 'U.S Person' is available on the rear of this form**

Declaration by customer:

1. I hereby certify that I have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes(CBDT) vide notification No.S.O.2155(E)dated 7th August 2015 and RBI Circular No. RBI/2015-16/165.DBR.AML.BC.No.36/14.01.001/2015-16 dated 28th August 2015 in this regard.
2. I understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. I shall seek advice from a professional tax advisor for clarification on my tax residency and its implication under FATCA / CRS.
3. I understand and acknowledge that as per the provisions of Income Tax Act, Rules made thereunder and guidelines issued by the 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) and common Reporting Standards (CRS) and or any other similar arrangements.
4. I certify that the information provided by me above as applicable to me and signed by me as well as in the documentary evidence provided by me is, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment / categorization of my account as a U.S Reportable Account or other Reportable Account or otherwise. In case any of the above information is found to be false or untrue or misleading or misinterpreting, I am aware that I may be held liable for it.
5. 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 above, as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh and valid self-declaration along with documentary evidence.
6. I agree to make good any loss that may be caused to KarurVysya Bank on account of providing incorrect or incomplete information by me.

Place : **Date:** **Customer Signature**

Note:

The term 'United States person' will be based on one or more of the following indicia:

1. An individual, being a citizen or resident of the United States of America.
2. Unambiguous indication of a US place of birth
3. Current US mailing/residence address (including a US post office box)/Current US telephone Number
4. Standing instructions to transfer funds to an account maintained in USA
5. Current effective power of attorney or signing authority granted to a person with a US address (or) An 'in-care-of' or 'Hold mail' address that is the sole address the Indian Financial Institution has on the file for the account holder.

Date : **Branch :** **Signature & Stamp of Branch Official**

---------------------------Tear off portion---------------------------

Acknowledgement

KarurVysya Bank hereby confirms that the Bank has received FATCA /CRS declaration from Mr / Ms / Mrs. ________________ on __________

Date : **Branch:** **Signature & Stamp of Branch Official**

Karur Vysya Bank
Smart way to bank

Aadhaar / e-KYC consent form

_______________________________ **Branch**

Customer ID	Account Number	ORN

e-KYC resident consent (For paperless KYC verification): I hereby grant my explicit consent to the Bank to retrieve my demographic details viz.. Name. Age, Gender, Address, Photograph etc. available with UIDAI (Unique Identification Authority of India) and authorize the Bank to store the demographic details for their records. I understand that the details can be retrieved by the Bank only when I furnish my Aadhaar number to the Bank and authenticate with my finger prints / iris on a biometric device, and that my biometric finger prints / iris pattern details will be used by the Bank only for authentication of my details with UIDAI and will not be stored by the Bank in electronic form or otherwise. I also understand that my details cannot be compromised during electronic transfer of data as the Bank uses a secure medium of communication.

I am desirous of receiving entitled benefits and/or subsidies of welfare schemes (DBT-Beneficiary) of the Government of India directly in my account.

Date: **Signature of the customer**

Resident consent for non e-KYC:

I hereby offer my Aadhaar number to the bank voluntarily and extend my full consent to the bank to update my Aadhaar Number in their records

Date: **Signature of the customer**

For official use

Date : **Signature and seal of the branch official**

Karur Vysya Bank
Smart Way to bank

Annexure to Circular No: 231 /2024 (INF) dt. 23.07.2024

CKYC Consent Form
(Mandatorily to be obtained along with physical AOF)

Dear Sir/Madam,

I, Soham Satish Modi [Name of the customer] S/o / D/o / W/o Satish Manilal [Father's /Mother's/Spouse Name], give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry.

I understand that my KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number, Mobile Number, etc.

I hereby consent to receive information from Central KYC Registry through SMS/eMail on my registered mobile number/eMail address.

Signature: ______________

Residential Address: Plot No:- 280, Road No:- 21, Near peddamma Temple, Jubleehills, Khairatabad, Banjarahills, 500034.

Date: ______________

स्थाई लेखा संख्या /PERMANENT ACCOUNT NUMBER

ABMPM6725H

नाम /NAME

SOHAM SATISH MODI

पिता का नाम /FATHER'S NAME

SATISH MANILAL MODI

जन्म तिथि /DATE OF BIRTH

18-10-1969

हस्ताक्षर /SIGNATURE

Soham Modi

मुख्य आयकर आयुक्त, आन्ध्र प्रदेश

Chief Commissioner of Income-tax, Andhra Pradesh

इस कार्ड के खो / मिल जाने पर कृपया जारी करने
वाले प्राधिकारी को सूचित / वापस कर दें
मुख्य आयकर आयुक्त,
आयकर भवन,
बशीर बाग,
हैदराबाद - 500 004

In case this card is lost/found, kindly inform/return to
the issuing authority
Chief Commissioner of Income-tax,
Aayakar Bhavan,
Basheerbagh,
Hyderabad - 500 004.

भारतीय विशिष्ट पहचान प्राधिकरण

भारत सरकार

Unique Identification Authority of India

Government of India

E-Aadhaar Letter

[illegible] Enrolment No : 1118/60036/01057

Date: 20/06/2013

Sohan Satish Modi ([illegible])
S/O: Satish Modi, plot no-280, road no-25, near peddamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

[illegible]

[illegible]

[illegible] / Your Aadhaar No.:

3146 8727 4389

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

INFORMATION

- Aadhaar is proof of identity, not of citizenship.
- To establish identity, authenticate online.
- This is electronically generated letter.

Validity unknown
Digitally signed by
Khandkind Andolsh
Date: 2013.05.2013

1947 help@uidai.gov.in www.uidai.gov.in P.O. Box No.1947, Bengaluru-560 001

- [illegible]
- [illegible]
- [illegible]

- Aadhaar is valid throughout the country.
- You need to enrol only once for Aadhaar.
- Please update your mobile number and e-mail address. This will help you to avail various services in future.

भारत सरकार

Government of India

Sohan Satish Modi
[illegible] / YoB: 1969
[illegible]: Male

3146 8727 4389

भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

Address:
S/O: Satish Modi, plot no-280, road no-25, near peddamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

Aadhaar - Aam Aadmi ka Aadhikar

KVB Karur Vysya Bank

Smart way to bank

Customer Profile-Individual

Branch: Hyderabad

Name of the Applicant : Shri/Smt Mr. Soham satish modi

(First Name) (Middle Name) (Las

CUSTOMER DETAIL

Existing Customer : ◯ Yes ◯ No If Yes, Since__________

Customer ID :

A/c Type :

A/c No :

KVB Staff : ◯ Yes ◯ No

Sex : ⊘ Male ◯ Female

Date of Birth : 18/10/1969

Marital Status : ◯ Unmarried ⊘ Married

Name of the Father/Husband : Shri.

No. of Dependants (Including Self) :

Earning member in Family (Excluding Self) :

Nationality : ⊘ Indian ◯ Others

Caste : ◯ SC ◯ ST ◯ OBC ◯ Minority ⊘ Others

Religion : ⊘ Hindu ◯ Muslim ◯ Christian ◯ Others

Residential Status : ◯ Resident ◯ NRI

Educational Qualification : ◯ Doctorate ◯ PG ◯ UG ◯ HSC ◯ <HSC ◯ Illiterate

ADDRESS FOR COMMUNICATION

Is the Residence : ◯ Rented ◯ Owned ◯ Leased ◯ Family ◯ Employer

If Owned, Date of Purchase : DD/MM/YYYY

Address for Communication : plot No: 280, Road No: 25, Near peddamma Temple, Jublee Hills, Khairatabad Banjara Hills.

City :

Pin code: 500034.

District : Hyderabad

State : Telangana

Country : India

Type of Center : ◯ Metro ◯ Urban ◯ Semi Urban ◯ Rural

No of Years in Current Address:

PASSPORT DETAIL

Passport No :

Issued By :

Issued Date : DD/MM/YYYY

Expiry Date : DD/MM/YYYY

CONTACT NUMBERS

Residence :

Mobile :

Office :

Fax :

E-Mail ID :

INTRODUCER DETAIL

Introducer Name : Shri/Smt

Customer ID :

IDENTIFICATION DETAIL

PAN/GIR No. : ABMPM6725H.

Voter ID :

Driving License No. :

National ID Card No.:

Name & No. of Other Identification Document :

1. XXXXXXXX 4389.

EMPLOYMENT STATUS

Employment Status : ◯ Employee ◯ Business ◯ Professional Doctor ◯ Professional Others ◯ Agriculturist ◯ Student ◯ Unemployed

Line of Activity / Constitution : If Employed : ◯ Public Ltd / MNC ◯ Quasi Govt ◯ Govt ◯ Govt ◯ Pvt Ltd ◯ Others

If Self Employed : ◯ Family Owned ◯ Partnership ◯ Self run employee support ◯ Self run alone

Is Job Transferable : ◯ Yes ◯ No

If Yes, Place of Transfer : All India Within State

MISCELLANEOUS DETAIL

Physically Handicapped : ◯ Yes ◯ No

Ex Servicemen : ◯ Yes ◯ No Minority : ◯ Yes ◯ No

SALARY ACCOUNT DETAILS

My Salary A/c with KVB : ◯ Yes ◯ No

If Yes, A/c No :

PERMANENT ADDRESS	PREVIOUS ADDRESS
Address for Communication : Plot No:- 280, Road No:-25 Near peddamma Temple Jublee Hills. Khairatabad, Banjara Hills.	Address for Communication :
City :	City :
Pin code: 500034.	Pin code:
District : Hyderabad	District :
State : Telangana	State :
Country : India.	Country :

same

SECTION 20 DETAIL

Is the applicant related to any of the Directors of our Bank / other Bank (Section 20 of BR Act.) ○ Yes ○ No Name of the Bank :

Name of the Director with whom the applicant is related and the relationship

PENSION DETAIL

My Pension Account with KVB bank: ○Yes ○No Pension Payment Order No. : Account No.:

Pension Authority : Monthly Pension Amount :

Name of Nominee : Relationship of Nominee :

SPOUSE DETAIL

Name of the Spouse : Shri/Smt Employment Status : ○ Employee ○ Business

Email: PAN/GIR No. : ○ Professional Doctor ○Professional Others

Net Monthly Income : ○ Agriculturist ○Student ○Unemployed

EMPLOYMENT DETAIL

Name of the Employer/ Firm: Phone No. :

Address: Fax No. :

Email :

City : State :

Country : Pin Code :

SELF EMPLOYED	JOB DETAIL
Nature of Business: ○ Manufacturing ○ Trading ○ Marketing ○ Others	Department Name:
Established on : DD/MM/YYYY	Designation :
No. of Years in Business :	Date of Joining in the Service : DD/MM/YYYY
Business Premises : ○ Owned ○ Rented ○ Leased ○ Not Applicable	Category : ○ Executive ○ Managerial/Supervisory ○ Officer ○ Junior/Clerk ○ Others
Lease Period DD/MM/YYYY upto DD/MM/YYYY	Completed Years of Service: ______ Months ______Years
TAN No :	Retirement Age :
Sales As Per Sales Tax Returns (For Last 3 Years)	Employee No./ Identity Card No. :
Year : YYYY YYYY YYYY (Latest Year)	Knowledge & Experience :
Rs. :	

KVB Karur Vysya Bank
Smart way to bank

Customer Profile-Individual

Branch: Hyderabad

Name of the Applicant : Shri/Smt Mr. Soham satish modi
(First Name) (Middle Name) (Las

CUSTOMER DETAIL

Existing Customer : ○ Yes ○ No If Yes, Since__________

Customer ID :

A/c Type :

A/c No :

KVB Staff : ○ Yes ○ No

Sex : ⊘ Male ○ Female

Date of Birth : 18/10/1969

Marital Status : ○ Unmarried ⊘ Married

Name of the Father/Husband : Shri.

No. of Dependants (Including Self) :

Earning member in Family (Excluding Self) :

Nationality : ⊘ Indian ○ Others

Caste : ○ SC ○ ST ○ OBC ○ Minority ⊘ Others

Religion : ⊘ Hindu ○ Muslim ○ Christian ○ Others

Residential Status : ○ Resident ○ NRI

Educational Qualification : ○ Doctorate ○ PG ○ UG ○ HSC ○ <HSC ○ Illiterate

ADDRESS FOR COMMUNICATION

Is the Residence : ○ Rented ○ Owned ○ Leased ○ Family ○ Employer

If Owned, Date of Purchase : DD/MM/YYYY

Address for Communication : plot No: 280, Road No: 25, Near peddamma Temple, Jublee Hills, Khairatabad Banjara Hills.

City :

Pin code: 500034.

District : Hyderabad

State : Telangana

Country : India

Type of Center : ○ Metro ○ Urban ○ Semi Urban ○ Rural

No of Years in Current Address: ☐

PASSPORT DETAIL

Passport No :

Issued By :

Issued Date : DD/MM/YYYY

Expiry Date : DD/MM/YYYY

CONTACT NUMBERS

Residence :

Mobile :

Office :

Fax :

E-Mail ID :

INTRODUCER DETAIL

Introducer Name : Shri/Smt

Customer ID :

IDENTIFICATION DETAIL

PAN/GIR No. : ABMPM6725H.

Voter ID :

Driving License No. :

National ID Card No.:

Name & No. of Other Identification Document :

1. XXXXXXXX 4389.

EMPLOYMENT STATUS

Employment Status : ○ Employee ○ Business ○ Professional Doctor ○ Professional Others ○ Agriculturist ○ Student ○ Unemployed

Line of Activity / Constitution : If Employed : ○ Public Ltd / MNC ○ Quasi Govt ○ Govt ○ Govt ○ Pvt Ltd ○ Others

If Self Employed : ○ Family Owned ○ Partnership ○ Self run employee support ○ Self run alone

Is Job Transferable : ○ Yes ○ No

If Yes, Place of Transfer : All India Within State

MISCELLANEOUS DETAIL

Physically Handicapped : ○ Yes ○ No

Ex Servicemen : ○ Yes ○ No Minority : ○ Yes ○ No

SALARY ACCOUNT DETAILS

My Salary A/c with KVB : ○ Yes ○ No

If Yes, A/c No :

PERMANENT ADDRESS	PREVIOUS ADDRESS
Address for Communication : Plot No: 280, Road No: 25 Near peddamma Temple Jubilee Hills, Khairatabad, Banjara Hills.	Address for Communication :
City :	City :
Pin code: 500034.	Pin code:
District : Hyderabad	District :
State : Telangana	State :
Country : India.	Country :

Same

SECTION 20 DETAIL

Is the applicant related to any of the Directors of our Bank / other Bank (Section 20 of BR Act.) ○ Yes ○ No Name of the Bank :

Name of the Director with whom the applicant is related and the relationship

PENSION DETAIL

My Pension Account with KVB bank: ○ Yes ○ No Pension Payment Order No. : Account No.:

Pension Authority : Monthly Pension Amount :

Name of Nominee : Relationship of Nominee :

SPOUSE DETAIL

Name of the Spouse : Shri/Smt

Employment Status : ○ Employee ○ Business ○ Professional Doctor ○ Professional Others ○ Agriculturist ○ Student ○ Unemployed

Email: PAN/GIR No. :

Net Monthly Income :

EMPLOYMENT DETAIL

Name of the Employer/ Firm: Phone No. :

Address: Fax No. :

Email :

City : State :

Country : Pin Code :

SELF EMPLOYED	JOB DETAIL
Nature of Business: ○ Manufacturing ○ Trading ○ Marketing ○ Others	Department Name:
Established on : DD/MM/YYYY	Designation :
No. of Years in Business :	Date of Joining in the Service : DD/MM/YYYY
Business Premises : ○ Owned ○ Rented ○ Leased ○ Not Applicable	Category : ○ Executive ○ Managerial/Supervisory ○ Officer ○ Junior/Clerk ○ Others
Lease Period DD/MM/YYYY upto DD/MM/YYYY	Completed Years of Service: ______ Months ______Years
TAN No :	Retirement Age :
Sales As Per Sales Tax Returns (For Last 3 Years)	Employee No./ Identity Card No. :
Year : YYYY YYYY YYYY (Latest Year)	Knowledge & Experience :
Rs. :	

Profit (For Last 3 Years)

Year : YYYY YYYY YYYY (Latest Year)

Rs. :

Investment in Business (For Last 3 Years)

Year : YYYY YYYY YYYY (Latest Year)

Rs.

Contact Person :

Designation :

Phone :

Name of Previous Employer :

Address :

Income & Expenditure

Note: For Housing Loans, in case of Professionals, self employed and business persons, the figures to be filled in, on this page should be the average of last three years with proof.

Amount in Rs.

INCOME DETAILS (Yearly)				
Year	YYYY	YYYY	YYYY	AVERAGE
Gross Annual Income				
Statutory Deduction				
Net Income				
Other Deductions				
Other Income				
Total Income				
OTHER INCOME DETAILS (Yearly)				
Rent				
Agriculture				
Others [please specify]				
Total				
EXPENDITURE DETAILS (Yearly)				
Total Loan Repayment				
Insurance				
Other Deductions 1				
Other Deductions 2				
Total				

Details enclosed

INCOME TAX DETAIL

IT Assesse : Yes No

Income as per IT Return (For Last 3 Years) : Year : YYYY YYYY YYYY (Latest Year)

Rs.

Tax paid as per IT Return (For Last 3 Years) : Year : YYYY YYYY YYYY (Latest Year)

Rs.

Wealth Tax Assesse : Yes No

Wealth Reported as per Wealth Tax Return (For Last 3 Years) : Year : YYYY YYYY YYYY (Latest Year)

Rs.

Litigations, if any

DECLARATION

1. Any change in my address for communication / contact will be intimated to you
2. I hereby declare that the particulars furnished above are true and correct to the best of my knowledge and I abide by the rules and regulations of the bank

Signature of Applicant

Date: dd/mm/yyyy

CHECKLIST

- ☐ 1. Identity Proof, Address Proof and Date of Birth Proof
- ☐ 2. IT Returns
- ☐ 3. Wealth Tax Returns
- ☐ 4. Sales Tax Returns
- ☐ 5. Passport Copy if any
- ☐ 6. Copy of the registration certificate
- ☐ 5. Salary Certificate & Service Certificate if employed

DETAILS OF ASSETS & LIABILITIES

NAME OF THE APPLICANT/PARTNER/GUARANTOR: mr. soham satish modi

ASSETS

Details of Bank Accounts (A) **(*Rs in Lakhs*)**

Bank Name	Type of Account	Account Number	Deposit Amount	Date of Maturity	Balance	Under Lien? (Yes/NO)

Investments (B) (*Including Mutual funds, Equities, Insurances, KVP/NSC etc.*)

Description	Date of Issue & Issued by	Maturity Date	Amount Invested	Maturity/ Present Value	Under Lien? (Yes/No)

Details of Personal Properties (C)

Name of the Village or Town, street with particulars	Type of Land/Building ,Year of Built, Area of Land/Built Up Area	Total Value	Lease hold Or Free Hold, Encumbrance If any

Jewels/Ornaments (D)

Description	Net Weight in Grams	Amount (*Rs in Lakhs*)	Under Lien? (Yes/NO)

Lien Details *(If any of the above assets are under lien, please furnish the details below)*

Liabilities(E)

Limits with our Bank

Account Number & Facility	Facility	Limit	Balance O/s	Due Date

Limits with other Banks/FIs/Friends & Relatives

Borrowed from	Facility	Limit	Balance O/s	Due Date

Guarantees given to the loans taken by others

Name of the Firm/Person	Bank/FIs	Facility	Amount

NET MEANS

Immovable Assets (C)	
Other Assets(A+B+D)	
Total Assets	
Less Liabilities (E)	
Net Means	

Signature of the Borrower/Guarantor: ____________________

Date: dd/mm/yyyy

**information can be given in Annexure if required.*

ANNEXURE

From

Date:

mr. soham satish modi ,(Name(s) of the Borrower/Guarantor/Co-obligant)

(Address)

To:

The Karur Vysya Bank Ltd,

____

Sir,

Reg: Expression of Consent for availing loan through Digital Lending platform of your Bank.

Upon our query, I/We have been explained of the bank's guidelines of the loan processing and lending through manual and digital modes. Since the Digital form of lending has been introduced by the bank with the objective of rendering services to me/us through faster and paperless mode, I/We have voluntarily opted for the digital lending process.

I/We fully understand and are aware that my/our AADHAAR details will be required for availing the loan under digital lending system. I/We am/are hereby sharing my/our AADHAAR details/AADHAAR mode voluntarily and made a request thereof. I/we hereby give my/our full consent and authorise the bank to get the loan documents executed through E-signing mode as may be required.

I/We hereby undertake not to make changes in AADHAAR details without the knowledge of the bank.

Yours faithfully,

(Borrowers)

BANK USE:

APPLICATION NO:

LOAN ACCOUNT NO:

BANK MANAGER

स्थाई लेखा संख्या /PERMANENT ACCOUNT NUMBER

ABMPM6725H

नाम /NAME

SOHAM SATISH MODI

पिता का नाम /FATHER'S NAME

SATISH MANILAL MODI

जन्म तिथि /DATE OF BIRTH

18-10-1969

हस्ताक्षर /SIGNATURE

मुख्य आयकर आयुक्त, आन्ध्र प्रदेश

Chief Commissioner of Income-tax, Andhra Pradesh

इस कार्ड के खो / मिल जाने पर कृपया जारी करने
वाले प्राधिकारी को सूचित / वापस कर दें
मुख्य आयकर आयुक्त,
आयकर भवन,
बशीर बाग,
हैदराबाद - 500 004.

In case this card is lost/found, kindly inform/return to the issuing authority :
Chief Commissioner of Income-tax,
Aayakar Bhavan,
Basheerbagh,
Hyderabad - 500 004.

भारतीय विशिष्ट पहचान प्राधिकरण
भारत सरकार
Unique Identification Authority of India
Government of India

E-Aadhaar Letter

ఎన్‌రోల్మెంట్/ Enrolment No.: 1118/60036/01057

Date: 20/05/2013

Soham Satish Modi (శోహం సతీష్ మోడీ)
S/O: Satish Modi, plot no-280, road no-25, near peddamma temple jubilee hills, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

మీ ఆధార్ సంఖ్య/ Your Aadhaar No.:

3146 8727 4389

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

1947 help@uidai.gov.in www.uidai.gov.in P.O. Box No.1947, Bengaluru-560 001

సమాచారం

- ఆధార్ గుర్తింపుకు ధృవీకరణ, పౌరసత్వానికి కాదు.
- గుర్తింపుకు ధృవీకరణ ఆన్‌లైన్ అథెంటికేషన్ ద్వారా పొందవచ్చు.
- ఇది ఎలక్ట్రానిక్ పద్ధతిలో వ్రాయబడిన లేఖ.

INFORMATION

- Aadhaar is proof of identity, not of citizenship.
- To establish identity, authenticate online.
- This is electronically generated letter.

Validity unknown
Digitally signed by Kharakwal Amitabh
Date: 20/05/2013

- ఆధార్ దేశమంతటా చెల్లుతుంది.
- ఆధార్ ఆధార కోసం, ఒకే సారి నమోదు చేసుకుంటే సరిపోతుంది.
- దయచేసి మీ లేటెస్ట్ మొబైల్ నంబర్ మరియు ఈ-మెయిల్ అడ్రస్ నమోదు చేసుకోండి. దీనివలన మీరు వివిధ ప్రయోజనాలను పొంది వీలుంటుంది.

- Aadhaar is valid throughout the country.
- You need to enrol only once for Aadhaar.
- Please update your mobile number and e-mail address. This will help you to avail various services in future.

भारत सरकार
GOVERNMENT OF INDIA

శోహం సతీష్ మోడీ
Soham Satish Modi
పుట్టిన సం./YoB:1969
పురుషుడు Male

3146 8727 4389

ఆధార్ - ఆధార్ – సామాన్యమానవుడి హక్కు

भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

చిరునామా:
S/O: సతీష్ మోడీ, ప్లాట్ నో-280, రోడ్ నో-25, పెద్దమ్మ దేవాలయం దగ్గర జూబిలీ హిల్స్, ఖైరతాబాద్, బంజారా హిల్స్, హైదరాబాద్
ఆంధ్ర ప్రదేశ్, 500034

Address:
S/O: Satish Modi, plot no-280, road no-25, near peddamma *temple jubilee hills*, Khairatabad, Banjara Hills, Hyderabad
Andhra Pradesh, 500034

Aadhaar - **Aam Aadmi ka Adhikar**

Karur Vysya Bank
Smart way to bank

CUSTOMER PROFILE & APPLICATION

To

The Branch Manager,

____

____

For Branch Use:

CBS Customer ID:

(This form must be filled and complete in all respects. Please strike out inapplicable items wherever necessary.)

Guidelines to Fill the Application:

1) Details to be filled up neatly and legibly.
2) Particulars to be filled up with all genuineness and without any scope for alteration/Modification.
3) All the columns should be invariably filled without any omissions.
4) Where ever the provided space is insufficient, additional sheets to be attached without altering the format of the particular section of the application.
5) Where ever a particular column is not applicable, it should be clearly mentioned as "Not Applicable".
6) Where ever no data is required to be given, then the corresponding column to be reported as 'Nil'. (Ex: Limit with other Banks, if the borrower has not availed any outside borrowings then it should be reported as 'Nil')

PART A (RS. IN LAKHS)

1)	NAME OF THE BORROWER	
2)	CONTACT PERSON NAME & DESIGNATION	
3)	LINE OF ACTIVITY	PRESENT : PROPOSED :
4)	CONSTITUTION (MEMORANDUM & ARTICLES OF ASSN. / PARTNERSHIP DEED / REGISTRATION CERTIFICATE / TRUST DEED/ ANY OTHER RELEVANT DOCUMENTS TO BE ENCLOSED)	☐ INDIVIDUAL ☐ JOINT BORROWERS ☐ SOLE PROPRIETOR ☐ PARTNERSHIP ☐ PRIVATE LIMITED ☐ PUBLIC LIMITED ☐ JOINT VENTURE ☐ ST/UT GOVT ☐ SOCIETIES ☐ TRUST ☐ PSU ☐ HUF ☐ ST CORP ☐ NGOS ☐ SHGS ☐ COMMERCIAL BANKS ☐ COOPERATIVE BANKS ☐ OTHERS ______________(PLS SPECIFY)
5)	INDUSTRY TYPE	☐ MANUFACTURING ☐ TRADING ☐ SERVICE ☐ NBFC ☐ CAPITAL MARKET ☐ MICRO FINANCE ☐ REAL ESTATE ☐ EDUCATIONAL INSTITUTION ☐ COMMODITY EXCHANGE ☐ OTHERS ____________
6)	SECTOR	☐ PRIORITY ☐ NON PRIORITY
7)	WHETHER A/C FALLS UNDER MSME	☐ YES ☐ NO , IF **YES**, ☐ MICRO ☐ SMALL ☐ MEDIUM
8)	AMOUNT OF ORIGINAL INVESMENT IN PLANT & MACHINERY / EQUIPMENT	
9)	DATE OF INCORPORATION / ESTABLISHMENT (CERTIFICATE OF INCORPORATION / PARTNERSHIP DEED ETC TO BE ENCL.)	
10)	CIN NUMBER OF THE COMPANY /PARTNERSHIP REGISTRATION NUMBER (PRN) / OTHER NOS ____________ (PLS SPECIFY)	
11)	PAN NUMBER OF THE COMPANY/FIRM /OTHERS	
12)	TAN NUMBER OF THE COMPANY/ FIRM / OTHERS	
13)	STATE SALES TAX REGISTRATION NO.	
14)	CST NUMBER	

15)	DATE OF COMMENCEMENT OF BUSINESS (IN CASE OF PUBLIC LTD COMPANY)	DD/MM/YYYY
16)	AUTHORIZED CAPITAL OF THE COMPANY	
17)	ISSUED CAPITAL	
18)	PAID UP CAPITAL & AS ON	
19)	CAPITAL & AS ON	
20)	CORPUS FUND	
21)	NET WORTH & AS ON	
22)	NAME OF THE CHIEF PERSON WITH DESIGNATION	
IF E XPORT/IMPORT ORIENTED FILL (23-25)		
23)	IE CODE NUMBER	
24)	EXPORT ZONE	☐ SEZ ☐ EPZ ☐ OTHERS
25)	STATUS & VALID UP TO	☐ EXPORT HOUSE ☐ ONE STAR ☐ TWO STAR ☐ THREE STAR ☐ FOUR STAR ☐ FIVE STAR ☐ SUPER STAR ☐ OTHERS VALID TILL: DD/MM/YYYY
26)	WHETHER THE FIRM/COMPANY WAS RECONSTITUTED	☐ YES ☐ NO IF YES, DATE OF RECONSTITUTION : DD/MM/YYYY DETAILS OF RECONSTITUTION :
27)	WHETHER ANY OF THE PARTNER/ DIRECTOR/ PROPRIETOR/ INDIVIDUAL /GUARANTOR IS RELATED TO ANY OF THE DIRECTORS OF KVB/ANY OTHER BANK.	☐ YES ☐ NO **IF YES,** PLEASE STATE THE RELATIONSHIP WITH DIRECTORS OF THE BANK
28)	NAME OF THE GROUP	
29)	A) CUSTOMER SINCE	
	B) LIMIT ENJOYED SINCE	
30)	ADDRESS OF THE BORROWER a) REGISTERED OFFICE	
	b) CORPORATE OFFICE	
	c) ADMINISTRATIVE OFFICE	
31)	WEBSITE ADDRESS OF THE FIRM/ COMPANY (IF ANY)	
32)	E-MAIL ID OF THE FIRM / COMPANY	
33)	DETAILS OF COURT CASES PENDING, IF ANY	

34)	BRANCHES (@)TYPE: FACTORY/BRANCHES /GODOWN /SALES DEPOTS OUTLETS/ DIVISION/COLLEGES/SCHOOLS/ OTHER INSTITUTIONS				
NO	**TYPE @**	**NAME**	**ADDRESS**	**PHONE/FAX**	**LEASED/OWNED WITH DETAILS**

35)	SISTER CONCERN / HOLDING COMPANIES				
NO	**NAME (ALONG WITH CUSTOMER ID)**	**ADDRESS**	**PHONE / FAX**	**LEASED/ OWNED WITH DETAILS**	**TURNOVER DETAILS**

36)	INCOME FOR LAST 3 YEARS	**YEAR** : YYYY YYYY YYYY **RS. IN LAKHS :**
37)	INCOME TAX PAID FOR LAST 3 YEARS	**YEAR** : YYYY YYYY YYYY **RS. IN LAKHS :**
38)	SALES/SERVICE TAX DETAILS FOR LAST 3 YEARS	**YEAR** : YYYY YYYY YYYY **RS. IN LAKHS :**
39)	SALES/ SERVICE TAX PAID FOR LAST 3 YEARS	**YEAR** : YYYY YYYY YYYY **RS. IN LAKHS :**

PART B												(AMOUNT IN LAKHS
1) DETAILS OF THE PARTNERS/DIRECTORS/ TRUSTEES/GUARANTORS ETC...												
NO	NAME	NAME OF THE FATHER / HUSBAND	DESIGNATION	DATE OF BIRTH	RELIGION	QUALIFICATION	YEARS OF EXPERIENCE IN THE FIELD	RELATION SHIP WITH THE BOROWER	ADDRESS WITH TELEPHONE / MOBILE & E-MAIL ID	NO OF SHARES HELD	AMOUNT OF SHARES HELD	% OF HOLDING

2) Income Tax / Wealth Tax Details of Partners/Directors / Trustees/Guarantors etc...

No	Name	PAN Number	Income Tax filed for the Assessment Year						Wealth Tax Field for the Assessment year					
			Year ____		Year ____		Year ____		Year ____		Year ____		Year ____	
			Taxable Income	Tax Paid	Taxable Income	Tax Paid	Taxable Income	Tax Paid	Wealth Reported	Tax Paid	Wealth Reported	Tax Paid	Wealth Reported	Tax Paid

3.A) PRESENT LIMIT WITH US

NO	NATURE OF FACILITY	LIMIT	BALANCE O/S. AS ON ______	ROI/ COMM.	MARGIN (%)	DUE DATE	ARREARS (IF ANY)

3.B) S ECURITIES OFFERED FOR ABOVE LIMITS: (FACILITY WISE PRIMARY SECURITY & COLLATERAL SECURITY TO BE GIVEN COMPULSORILY, WITH DETAILS OF ENCUMBRANCES, IF ANY)

4. A) LIMIT WITH OTHER BANKS

NO	NAME OF THE BANK & BRANCH	FACILITY	LIMIT	BALANCE O/S. AS ON ______	ROI/ COMM	MARGIN (%)	DUE DATE	ARREARS (IF ANY)

4.B) SECURITIES OFFERED FOR ABOVE LIMITS: (FACILITY WISE PRIMARY SECURITY & COLLATERAL SECURITY TO BE GIVEN COMPULSORILY WITH DETAILS OF ENCUMBRANCES, IF ANY)

5.A) Details of Direct / Indirect Liabilities Outstanding

No	Name of the Group Concern	Nature of Facility	Limit	Balance O/s. As on ______	ROI/ Comm	Margin (%)	Due Date	Arrears (if any)

5.B) Securities Offered for Above Limits: (Facility wise Primary Security & Collateral Security to be given compulsorily with details of encumbrances, if any)

PART C

(Amount in Lakhs)

Present request:

I/We hereby apply for the following loans from the bank as per the details furnished below:

No	Nature of Facility	Limit	Margin	ROI	Period	Purpose

SECURITY DETAILS (WITH DETAILS OF ENCUMBRANCES, IF ANY:

PRIMARY

COLLATERAL

CHECK LIST OF DOCUMENTS FOR CREDIT APPRAISAL

I .MANDATORY DOCUMENTS [FOR ALL FACILITIES]

S. No.	DOCUMENTS	CHECKED
1.	Loan application in the prescribed format - Customer Profile, Application & Industry Based Forms	☑
2.	FINANCIAL STATEMENTS:	
A.	Audited financials for the previous three years	☑
B.	Estimates for the current year and actual financials until the last completed quarter for the current year duly signed by the Customer	☑
C.	Projections for the next year duly signed by the Customer	☑
3.	Latest IT / Wealth tax returns of the Firm / Company and its Proprietor / Partners / Directors / Guarantors	☑
4.	Latest Sales Tax / VAT / Customs / Excise duty returns of the Firm / Company	☑
5.	Month-wise Sales / Purchases for the current financial year	☑
6.	List of major Debtors / Creditors and details of age-wise Debtors	☑
7.	Orders on hand	☑
8.	SSI / MSME registration certificate, necessary licenses, IE code (in case of Import / Export business), if any	☑
9.	Assets & Liabilities statement of the Proprietor / Partners / Directors and Guarantors in the prescribed form	☑
10.	Details of immovable properties offered as securities in the prescribed form	☑
11.	External ratings, if any	☑
12.	In case the business is carried out on rented premises a copy of lease deed entered with the owner of the building	☑

II. ADDITIONAL DOCUMENTS / INFORMATION [FACILITY-WISE]

S. No.	DOCUMENTS	CHECKED
	FOR WORKING CAPITAL LIMITS:	
1.	CMA data [for working capital limits of Rs.100.00 lakhs and more]	☑
2.	Cash budget statement for construction / seasonal / software and other units in service industry	☑
	FOR BANK GUARANTEES:	
1.	Format of the Bank Guarantee	☑
2.	Documentary proof for submission of Bank Guarantee	☑
	FOR LETTERS OF CREDIT:	
1.	Details of the goods to be purchased, quantity and the total value inclusive of Cost, Insurance and Freight.	☑
2.	Terms of LC - Sight / Usance (period of usance). Confirm whether Buyers credit is available to the applicant in case of sight LC	☑
3.	Lead time - time taken from the date of LC to shipment	☑
4.	Sources of meeting the LC commitment on the due date and whether backup finance is required	☑
5.	If the machinery is to be imported under FLC whether BG required under EPCG scheme. Details of duty saved, export obligation, copy of licenses and sources of meeting the export obligation	☑
	FOR TERM LOAN - MACHINERY & FACTORY BUILDING:	
1.	Project report / Brief of the Project / Techno Economic Viability (TEV) report	☑
2.	Projected profitability, cash flow statement covering the proposed repayment period and DSCR workings including the holiday period	☑
3.	Details and the cost of the machinery along with the quotation / pro-forma invoices from the suppliers	☑
4.	If the machinery is to be imported whether FLC limit is sought for and the terms of FLC - sight or usance and BG required under EPCG scheme. Details of duty saved, export obligation, copy of licenses and sources of meeting the export obligation	☑
5.	In case of second hand machinery a certificate issued by the approved Mechanical / Chartered Engineer mentioning the residual life, value of the machinery, etc	☑

S.No	Documents	Checked
6.	Sources through which the margin would be financed	☑
7.	Approved building plan, estimates for construction of the factory premises and other statutory clearances	☑
	For Term loan – Building:	
1.	Project report / Brief of the Project	☑
2.	Projected profitability, cash flow statement covering the proposed repayment period and DSCR workings including the holiday period	☑
3.	Details of the location of the land (in case of construction) / building (in case of outright purchase) and their proximity and the relevant plan approval given by the local authorities	☑
4.	Detailed estimates from engineer for building construction with clear specifications	☑
5.	Copy of the sale agreement entered into with the present owner of the building in case of outright purchase	☑
6.	In case of construction of residential flats the details of the marketability of the flats and the construction rate per sq ft vis-à-vis the prevailing market rate	☑
7.	Sources through which the margin would be financed	☑

III. Additional Documents For New Customers [for all facilities]

S. No.	Documents	Checked
1.	Brief profile of the customer	☑
2.	KYC documents:	
A.	Photo / Address Proof / PAN card copy in case of Proprietor / Partners / Directors	☑
B.	Registrations like VAT / Commercial Tax or any other in case of Sole Proprietorship / Partnership firms	☑
C.	Firm registration copy, Latest Partnership deed in case of Partnership firm	☑
D.	Memorandum & Articles of Association, Certificate of Incorporation, Certificate of commencement of Business, DIN of Directors, List of Directors and Form 32, if applicable in case of Ltd Companies	☑
E.	LLP agreement, Registration certificate issued by RoC, DPIN of designated partners and Certificate of Incorporation in case of LLP.	☑
3.	Capital investment certificate from the Auditor in case of newly established firms / Companies pertaining to the year of establishment	☑
4.	Government clearances from statutory agencies like Electricity Board, Pollution Control Board, Environmental Ministry, etc, if any	☑

IV. Additional Documents For Take-over Of Limits From Other Bank / FI [for all facilities]

S. No.	Documents	Checked
1.	Statement of accounts from the existing Bank / FI	☑
2.	Confidential opinion and NOC from the existing Bank / FI	☑
3.	Latest sanction letter from the existing Bank / FI and the prevailing ROI	☑
4.	Reasons for switching over from the existing Bank / FI	☑

DECLARATION:

- I/ We furnish herewith as enclosures all the documents as specified above in the checklist. I/ We also undertake to use the Bank's funds for the declared purpose only.
- I / We have no borrowing arrangements for the unit with any other Bank/FIs, except as specified in the application.
- I / We also submit that there are no overdues / statutory overdues against me/us/promoters except as indicated in the application.
- I / We certify that the securities offered are free from encumbrance and that a valid mortgage can be created in respect of immovable properties offered as securities and that the securities offered can be charged to secure the requested borrowings from the Bank.
- I / We undertake to furnish all other information that may be required by you in connection with my/our application. I /We agree for the Banks exchanging information pertaining to our account with RBI / NABARD / IDBI / SIDBI /CIBIL or other agencies you may deem fit and if sought for.
- I /We undertake that you, your representatives, representatives of any agencies as authorized by you, may at any time inspect / verify my / our assets, books of accounts etc., in our factory / business premises as given above.
- I / We confirm that no legal action has been / is being taken against me / us / partners / directors/ promoters till date. I / We also undertake to keep the bank informed in such an eventuality.
- I / We also undertake not to open any Current Accounts / Apply for Credit Facilities with Banks/FIs other than those mentioned in our above application without prior consent.
- I / We confirm and certify that I / We either individually or as Proprietors / Partners / Directors of the applicant unit or any of the other concern either Subsidiary / Associate or not had / have not committed any default in the repayment of loan / advances or servicing of interest to any of the Bank / Financial Institutions.
- I / We hereby agree as a pre-condition of the loan / advance given to me / us by the bank that in case I / We commit default in the repayment of the loan /advances or in the repayment of interest thereon or any of the agreed installment of the loan on due date/s, the bank and/or the Reserve Bank of India will have unqualified right to disclose or publish my / our name or the name of our company / firm / unit and its directors / partners / proprietor as defaulter in such manner and through such medium as the Bank or Reserve Bank of India in their absolute discretion may think fit.
- I / We certify that all the information furnished above by me / us is true and correct and I / We undertake to abide by the rules, terms and conditions of the Bank from time to time.
- I / We also certify to agree all the charges viz., processing charges, service charges, upfront fee, penal interest for arrears in the loan, preclosure charges, etc., as stipulated by the bank from time to time.
- I / We have not entered into any Derivative transaction with any other Banks/FIs without the consent of the Bank.
- I / We have not been at any time in SAL of ECGC / RBI Defaulter's List / RBI Wilful Defaulter's List / RBI Caution List in any company / Firm / Concern at our capacities as a Director / Partner / Proprietor / Guarantor , etc., of the business unit or any other establishment.

PROCESSING CHARGES/UP-FRONT FEE:

1. For working capital loans upto ` 5 Crores, 0.50% for fresh loans and 0.40% for renewals plus applicable service tax.
2. For working capital loans above ` 5 Crores, 0.40% for fresh loans and 0.30% for renewals plus applicable service tax.
3. For term loans, 1% plus applicable service tax.

PREPAYMENT CHARGES:

◊ In case of preclosure of term loan a charge of 2% p.a. of the prepaid amount will be charged.

◊ Upon request of the borrower, copies of loan documents executed by the borrower, in respect of the loan availed by him, shall be provided.

BORROWER COVENANTS:

To be entitled to the provisions contained in the Fair Practices code, the applicant shall abide by the assessment of credit carried out by the Bank and agree that;

1. The interest rate stipulated for the limit is as per the existing guidelines. Appropriate rate of interest will be charged for taking into account the changes that may be effected by the bank from time to time.
2. The Rate of Interest stipulated is linked to the Base Rate of the bank. Depending upon the change in Base Rate, the ROI will be modified without sending any notice of information to the borrower / guarantor.
3. The bank may revoke in part or in full or withdraw / stop financial assistance, at any stage, without any notice, or giving any reasons or any purpose whatsoever.
4. The sanction does not vest with any one the right to claim any damages against the Bank for any reason or whatsoever.
5. The limits sanctioned and other terms and conditions are purely at the discretion of the Bank and subject to modification as may be prescribed by the Bank.
6. Due to destruction of old records/ ledgers / transaction details periodically as per the law, the Bank will not be in a position to provide details of transactions which have already been destroyed.
7. Allowing drawings beyond the sanctioned limits, honouring of cheques issued for the purpose other than specifically agreed into credit sanction are at the discretion of the Bank.
8. The bank can disallow drawing on a borrowal account on its classification as a non performing asset or on account of non compliance with the terms of sanction.
9. The Bank does not have an obligation to meet further requirements of the borrower on account of growth in business, etc.
10. The Bank does not have the obligation to nurse / finance the account in the event of unit's sickness
11. In the event of the account becoming NPA full details of the account can be disclosed to the public and we undertake to sign the disclosure clause.

SIGNATURE OF THE GUARANTORS **SIGNATURE OF BORROWER**

PLACE:

DATE:

CERTIFICATION OF THE BRANCH:

WE HEREBY CERTIFY THAT THE PARTICULARS FURNISHED ABOVE ARE TRUE TO THE BEST OF OUR KNOWLEDGE AND WE HAVE VERIFIED ALL THE STATEMENTS/ APPROVALS/ CERTIFICATES / DEEDS AND FOUND THE SAME IN ORDER.

DEPUTY MANAGER **MANAGER**

PLACE:
DATE: