



A black and white portrait of Dr. S. S. Chakrabarti, a middle-aged man with dark, wavy hair, wearing a light-colored collared shirt. The portrait is framed by a thin black border.

[illegible]

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.

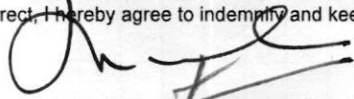
I submit my KYC documents including Aadhaar number voluntarily, and offer my consent to: (i) Update my Aadhaar / UID number issued by the UIDAI (Unique Identification Authority of India), Govt. of India to my customer profile. (ii) Use my Aadhaar number and biometric details (fingerprints / Iris), captured 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/availling 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
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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.

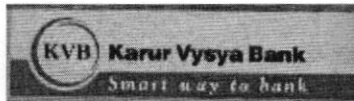
Date:

Manager / Officer

For Centralised Office Use Only:

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

Rejected Date	Rejected Reason
------------------------------------	--------------------------------------



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

Customer ID:		Customer Name:	Saham Satish Modi		
Mobile No : Prefix with country code		E-Mail:			
City of Birth:		Occupation:			
PAN:	ABMPM6725 H.	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)

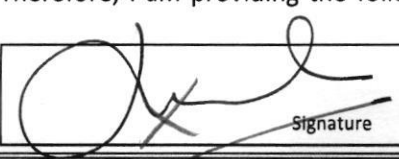
to include all countries other than India, where investor is Citizen / Resident / Green Card Holder / Tax Resident in those respective countries especially of USA

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

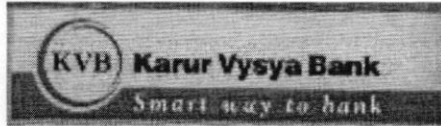
KarurVysya Bank hereby confirms that the Bank has received FATCA /CRS declaration from Mr / Ms / Mrs.

_____ on _____

Date :

Branch:

Signature & Stamp of Branch Official



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

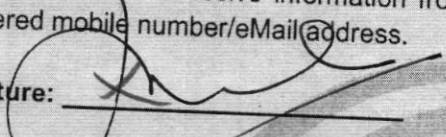
(Mandatorily to be obtained along with physical AOF)

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.

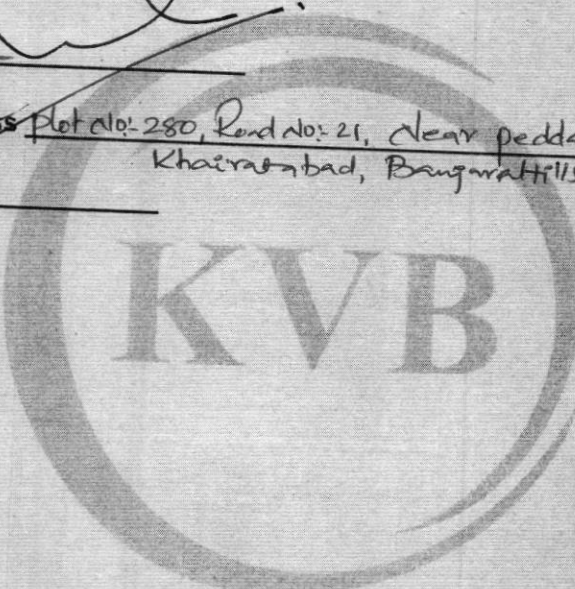
I understand that my KYC Record includes my KYC Records /Personal information such as my
name, address, date of birth, PAN number, Mobile Number, etc.

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, Jubilee Hills,
Khairatabad, Bangarathills, 500034.

Date: _____

**KVB**

स्थायी 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

Signature

हस्ताक्षर /SIGNATURE

Signature

मुख्य आयकर अधिकारी, आंध्र प्रदेश

Chief Commissioner of Income-tax, Andhra Pradesh

इस कार्ड के खो / मिल जाने पर कृपया जागें करने
वाले प्राधिकारी को सूचित / वापस कर दें

मुख्य आयकर अधिकारी,

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.

Signature



भारतीय विशिष्ट पहचान प्राधिकरण

भारत सरकार

Unique Identification Authority of India
Government of India



E-Aadhaar Letter

आधारपत्र Enrollment No : 1116/60036/01057

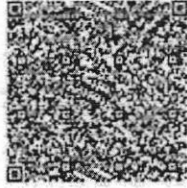
Soham Satish Modi (सोहम सतीश मोदी)
S/O Satish Modi, plot no-280, road no-25, near
poddamma temple jubilee hills, Khairatabad, Bangar
Hills, Hyderabad
Andhra Pradesh, 500034

सिमादारी

- आधार नमूनेसुद्धा दृष्टीसाठी. पुराव्यासाठी वापर.
- सुद्धासुद्धा दृष्टीसाठी. पुराव्यासाठी वापर.
- आधार नमूनेसुद्धा दृष्टीसाठी. पुराव्यासाठी वापर.

आधार संख्या/Your Aadhaar No.:

3146 8727 4389



आधार - आधार - सोमसत्यमोहनपुढे पाक्य

INFORMATION

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

Validity unknown

Digitally signed by
Khandak Anand
Date: 2015.08.07



1947



help@uidai.gov.in



www.uidai.gov.in



P.O. Box No.1947
Bangalore-560 001

- आधार देशभर वाच्य आहे.
- आधार-आधार फॉर्म. आधी सोमसत्यमोहनपुढे पाक्य.
- दरवेळी सोमसत्यमोहनपुढे पाक्य. सोमसत्यमोहनपुढे पाक्य.

- 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
उपराष्ट्रपती कार्यालय

सोहम सतीश मोदी
Soham Satish Modi
जन्मदिनांक: 17/08/1989
पुरुष/Male



3146 8727 4389



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

सोमसत्यमोहनपुढे पाक्य:
S/O: सोमसत्यमोहनपुढे पाक्य, प्लॉट नं. 280, रॉड नं. 25, नजदीक पौडममा मंदिर, जुबिली हिल्स, खैराबाद, बंगलूर हिल्स, हैदराबाद, आंध्र प्रदेश, 500034

Address:
S/O: Satish Modi, plot no-280, road no. 25, near poddamma temple jubilee hills, Khairatabad, Bangar Hils, Hyderabad, Andhra Pradesh, 500034

आधार - आधार - सोमसत्यमोहनपुढे पाक्य

Aadhaar - Aam Aadmi ka Adhikar

(Handwritten signature)

**Karur Vysya Bank**

Smart way to bank

Customer Profile-IndividualBranch: HyderabadName of the Applicant : Shri/Smt Mr. Soham Satish Modi

(First Name)

(Middle Name)

(Last Name)

CUSTOMER DETAILExisting Customer : ☐ Yes ☐ No If Yes, Since _____

Customer ID : _____ A/c Type : _____

A/c No : _____ KVB Staff : ☐ Yes ☐ NoSex : ☒ Male ☐ FemaleDate of Birth : 18/10/1969Marital Status : ☐ Unmarried ☒ Married

Name of the Father/Husband : Shri. _____

No. of Dependents (Including Self) : _____

Earning member in Family : _____
(Excluding Self)Nationality : ☒ Indian ☐ OthersCaste : ☐ SC ☐ ST ☐ OBC ☐ Minority ☒ OthersReligion : ☒ Hindu ☐ Muslim ☐ Christian ☐ OthersResidential Status : ☐ Resident ☐ NRIEducational Qualification : ☐ Doctorate ☐ PG ☐ UG ☐ MSc ☐ <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, Jubilee Hills, Khairatabad
Bangalore Hills.

City : _____

Pin code: 500034District : HyderabadState : TelanganaCountry : IndiaType of Center : ☐ Metro ☐ Urban ☐ Semi Urban ☐ RuralNo 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 DETAILPAN/GIR No. : ABMPM6725H

Voter ID : _____

Driving License No. : _____

National ID Card No. : _____

Name & No. of Other Identification Document : _____

1. XXXXXXXXXX 4389**EMPLOYMENT STATUS**Employment Status : ☐ Employee ☐ Business☐ Professional Doctor ☐ Professional Others☐ Agriculturist ☐ Student ☐ Unemployed

Line of Activity / : If Employed : _____

Constitution ☐ Public Ltd / MNC ☐ Quasi Govt ☐ Govt☐ Govt ☐ Pvt Ltd ☐ Others

If Self Employed : _____

☐ Family Owned ☐ Partnership☐ Self run employee support ☐ Self run aloneIs Job Transferable : ☐ Yes ☐ No

If Yes, Place of Transfer : All India Within State

MISCELLANEOUS DETAILPhysically Handicapped : ☐ Yes ☐ NoEx 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 : <i>Plot No: 280, Road No: 25 Near peddamma Temple Jubilee Hills, Khairatabad, Banjara Hills.</i> City : Pin code: <i>500034</i> District : <i>Hyderabad</i> State : <i>Telangana</i> Country : <i>India</i>	Address for Communication : City : Pin code: District : State : 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 : <i>Shri/Smt</i> 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 Established on : <i>DD/MM/YYYY</i> No. of Years in Business : Business Premises : ☐ Owned ☐ Rented ☐ Leased ☐ Not Applicable Lease Period <i>DD/MM/YYYY</i> upto <i>DD/MM/YYYY</i> TAN No : Sales As Per Sales Tax Returns (For Last 3 Years) Year : <i>YYYY</i> <i>YYYY</i> <i>YYYY</i> (Latest Year) Rs. :	Department Name: Designation : Date of Joining in the Service : <i>DD/MM/YYYY</i> Category : ☐ Executive ☐ Managerial/Supervisory ☐ Officer ☐ Junior/Clerk ☐ Others Completed Years of Service: _____ Months _____ Years Retirement Age : Employee No./ Identity Card No. : Knowledge & Experience :

**Karur Vysya Bank**

Smart way to bank

Customer Profile-IndividualBranch: HyderabadName of the Applicant : Shri/Smt Mr. Soham Satish Modi

(First Name)

(Middle Name)

(Last Name)

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 Dependents (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, Jubilee Hills, Khairatabad
Bangalore 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 _____

IDENTIFICATION DETAILPAN/GIR No. : ABMPM6725H

Customer ID : _____

Voter ID : _____

EMPLOYMENT STATUS

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

Line of Activity / : If Employed : _____

Constitution : ☐ 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

Driving License No. : _____

National ID Card No. : _____

Name & No. of Other Identification Document : _____

1. XXXXXXXXXX 4389**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, Khaieratabad, Banjara Hills.	Address for Communication :
City :	City :
Pin code: 500034.	Pin code:
District : Hyderabad	District :
State : Telangana	State :
Country : India.	Country :

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

Nature of Business: ☐ Manufacturing ☐ Trading
☐ Marketing ☐ Others

Established on : DD/MM/YYYY

No. of Years in Business :

Business Premises : ☐ Owned ☐ Rented

☐ Leased ☐ Not Applicable

Lease Period DD/MM/YYYY upto DD/MM/YYYY

TAN No. :

Sales As Per Sales Tax Returns (For Last 3 Years)

Year : YYYY YYYY YYYY (Latest Year)

Rs. :

JOB DETAIL

Department Name:

Designation :

Date of Joining in the Service : DD/MM/YYYY

Category : ☐ Executive ☐ Managerial/Supervisory
☐ Officer ☐ Junior/Clerk ☐ Others

Completed Years of Service: _____ Months _____ Years

Retirement Age :

Employee No./ Identity Card No. :

Knowledge & Experience :

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	

INCOME TAX DETAILIT 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) :

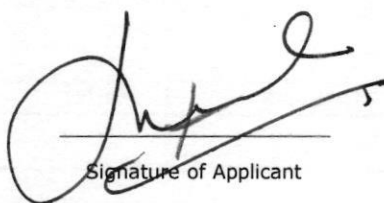
Year : YYYY YYYY YYYY (Latest Year)

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

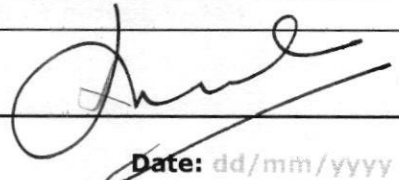
Guarantees given to the loans taken by others

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:

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

(Address)

To:

The Karur Vysya Bank Ltd,

Sir,

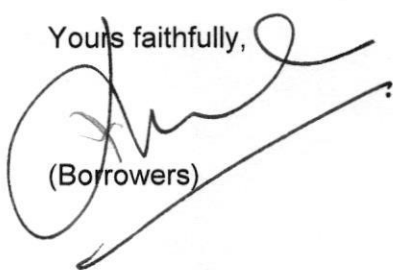
Reg: Expression of Consent for availing loan through Digital Lending platform of your Bank.

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

स्थायी 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

Signature

हस्ताक्षर /SIGNATURE

Soham Modi

मुख्य आयकर आयुक्त, आंध्र 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.

Signature



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



E-Aadhaar Letter

రిజిస్ట్రేషన్ Enrolment No.: 1118/60036/01057

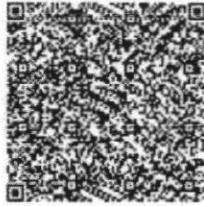
Date: 20/05/2013
Soham Satish Modi (కేహం సతీష్ మోడి)
S/O: Satish Modi, plot no-280, road no-25, near
peddamma temple jubilee hills, Khairatabad, Banjara
Hills, Hyderabad
Andhra Pradesh, 500034

సమాచారం

- ఆధార్ సర్టిఫికేట్ దృవీకరణ, పౌరసత్వానికి కాదు.
- సర్టిఫికేట్ దృవీకరణ ఆన్లైన్ అవెరిఫై చేయవచ్చు.
- ఇది ఎలక్ట్రానిక్స్ పద్ధతిలో జనరేట్ చేయబడిన లేఖ.

మీ ఆధార్ సంఖ్య/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
Kharakwal Amitabh
Date: 20/05/2013



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

- ఆధార్ దేశమంతటా చెల్లుతుంది.
- ఆధార్ ఆధార్ కేరణ్ ఒకే సారి నమోదు చేసుకుంటే సరిపోతుంది.
- పరిశుభ్రమైన మీ లెటర్ మొత్తం నంబర్ మరియు ఈ-మెయిల్ అడ్రెస్ నమోదు చేసుకోండి. దీనివలన మీరు వివిధ సేవలను పొందే ఏలుబడి ఉంది.

- 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.

భారత सरकार
GOVERNMENT OF INDIA

కేహం సతీష్ మోడి
Soham Satish Modi
పుట్టిన సం./Year: 1969
పురుషుడు Male

3146 8727 4389

ఆధార్ - ఆధార్ - సామాన్యమానవుడి హక్కు

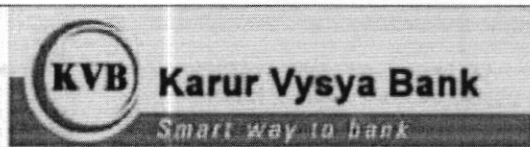
भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

పేరుగామా:
S/O: సతీష్ మోడి, ప్లాట్ నెం-
280, రోడ్ నెం-25, పెద్దమ్మ
దేవాలయం దగ్గర జుబిలీ హిల్స్,
ఖైరాతాబాద్, 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

(Handwritten signature)



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 EXPORT/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 :		

(AMOUNT IN LAKHS)

N O	NAME	NAME OF THE FATHER / HUSBAND	DESIGN ATION	DATE OF BIRTH	RELIGION	QUALIFIC ATION	YEARS OF EXPERIENCE IN THE FIELD	RELATIO N SHIP WITH THE BOROWER	ADDRESS WITH TELEPHONE / MOBILE & E-MAIL ID	NO OF SHARES HELD	AMOUNT OF SHARES HELD	% OF HOLDING
-----	------	------------------------------	--------------	---------------	----------	----------------	----------------------------------	---------------------------------	---	-------------------	-----------------------	--------------

[illegible]

2) INCOME TAX / WEALTH TAX DETAILS OF PARTNERS/DIRECTORS / TRUSTEES/GUARANTORS ETC...

[illegible]

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) SECURITIES 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

N O	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

PLACE:

DATE:

CERTIFICATION OF THE BRANCH:

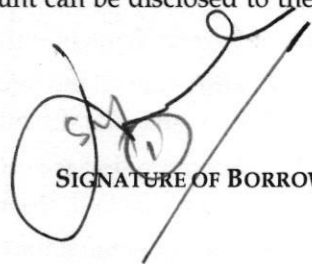
WE HEREBY CERTIFY THAT THE PARTICULARS FURNISHED ABOVE ARE TRUE TO THE BEST OF OUR KNOWLEDGE AND WE HAVE VERIFIED ALL THE STATEMENTS/ APPROVALS/ CERTIFICATES /DEEDS AND FOUND THE SAME IN ORDER.

DEPUTY MANAGER

PLACE:

DATE:

SIGNATURE OF BORROWER



MANAGER