



**Organisation Address**

Address 1

Address 2

City  Taluka

District  Pin  State

**1<sup>st</sup> Co-APPLICANT CONTACT DETAILS**

**1<sup>st</sup> Co-Applicant / Guarantor** Existing CIF ID   **New Customer (CUST Form required)**

**Name**  PREFIX  FIRST NAME  MIDDLE NAME  LAST NAME

**Entity Constitution**  Proprietorship  Partnership  LLP  Pvt. Ltd.  Public Ltd.  Others

**Present Residential Address**

Address 1

Address 2

City  Pin  Phone (Residence)

Phone (Office)  Mobile  Email ID

Residence Type  Self Owned  Family  Rented  Company Provided

**Permanent Address**  Tick if same as Residential Address

Address 1

Address 2

City  Pin  Phone (Residence)

Residence Type  Self Owned  Family  Rented  Company Provided

**Organisation Address**

Address 1

Address 2

City  Taluka

District  Pin  State

**2<sup>nd</sup> Co-APPLICANT CONTACT DETAILS**

**2<sup>nd</sup> Co-Applicant / Guarantor** Existing CIF ID   **New Customer (CUST Form required)**

**Name**  PREFIX  FIRST NAME  MIDDLE NAME  LAST NAME

**Entity Constitution**  Proprietorship  Partnership  LLP  Pvt. Ltd.  Public Ltd.  Others

**Present Residential Address**

Address 1

Address 2

City  Pin  Phone (Residence)

Phone (Office)  Mobile  Email ID

Residence Type  Self Owned  Family  Rented  Company Provided

**Permanent Address**  Tick if same as Residential Address

Address 1

Address 2

City  Pin  Phone (Residence)

Residence Type  Self Owned  Family  Rented  Company Provided

**Organisation Address**

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District  Pin  State



**Staff Advances:**

Education  Housing  Other Personal Loans Please specify the Loan Purpose \_\_\_\_\_

Declaration: I/we hereby declare/confirm that the vehicle purchased/ to be purchased / loan availed / to be availed by me/us shall be used

For the purpose of Agriculture and/or assist the transport of agriculture input and farm product  
 For the purpose of Business : I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advances. I / We shall indemnify the Bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.

**DOCUMENTS SUBMITTED**

I / we confirm having submitted the following self-attested documents(ticked below) along with this loan application form to the Bank representative

<input type="checkbox"/> Photograph(signed across)	<input type="checkbox"/> Proof of Identity	<input type="checkbox"/> Proof of residence	<input type="checkbox"/> Latest 2 salary slips
<input type="checkbox"/> 3/6months bank statement	<input type="checkbox"/> _____ Post Dated Cheques	<input type="checkbox"/> Proof of continuity of current job	<input type="checkbox"/> Proof of office
<input type="checkbox"/> Proof of qualification	<input type="checkbox"/> Loan Agreement	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> ECS/SI mandate
<input type="checkbox"/> _____ Security Post-dated cheques		<input type="checkbox"/> Proof of turnover (latest sales/services tax returns)	
<input type="checkbox"/> Last 2 years ITR with computed income			
<input type="checkbox"/> Loan a/c statement for balance transfer / balance transfer & top up / repayment / retention cases			

**CONFIRMATION / DECLARATION**

I/We declare that the particulars and information and details given / billed in the Loan Application form are true, correct, complete and up to date in all respects and that I /We have not withheld / concealed any information whatsoever. Except to the extent disclosed to Suryoday Small Finance Bank Limited ("The Bank ") I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or tax claims or money whatsoever or for attachment of my / our assets of properties and/or any criminal proceedings have been initiated / passed and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority. I/We confirm that I/We are not a director or a relative of director of other banks, not a firm in which a relative of directors or other banks are interested partner / guarantor nor a director /senior officer / relative of director or senior officer of the Bank. I/We understand that Origination Fees, Administrative Charges Goods & Services Tax are non-refundable fees / charges and would not be waived / refunded in case of loan is not sanctioned. I/We understand that Processing Fees, Goods & Services Tax, Stamp Duty are non-refundable fees / charges and would not be waived / refunded in case of loan cancellation or where the loan has not been disbursed. I/We understand that the sanction of this loan is at the sole discretion of the Bank and upon my/our executing necessary securities and other formalities as required by the Bank. I/We hereby confirm and duly undertake that the loan is being taken for the purpose as stated in the application form. I also confirm that the loan shall not be used for investment in stocks and shares real estate any speculative activities or any purposes linked to capital market activities /illegal activities. I/We am/are beneficial owner of all assets that run through my own account. I/We undertake to update the Bank in case of any change in my/related party / beneficial owner detail provided at the time of applying for this loan which includes address change, change in industry, change in employment, change in constitution etc. I/We confirm that we have not taken any loan from any other Bank / financial institution except expressly declared by me / us. I/We authorize the Bank to make any enquiries regarding my application from the references provided or from persons deemed fit by the Bank. I/We hereby authorize and give consent to the Bank to disclose, without notice to me /us information furnished by me/us in application form (s) related documents executed / to be executed in relation to facilities availed from the Bank to the Bank's other branches / subsidiaries / affiliates, credit bureaus / rating agencies, service providers, Bank / financial institutions, government / regulatory authorities or third parties for KYC information verification credit risk analysis or other related purpose that the Bank may deem fit. I/We waive the privilege of privacy for the purpose of this loan and also authorize the bank to carry out multiple bureau checks wherever required. I/We confirm having received read and understood the terms and conditions applicable to this loan and accept hereby the terms and conditions unconditionally and agree that these terms and conditions may be changed by the Bank at any time and I/We will be bound by the amended terms and conditions, charges related to various services offered by the Bank as displayed on Bank's website or as communicated to me / us including but not limited to facilities listed in this form will be binding on me/us. I/We have received a copy of Bank's commitment to customers which is also available on the Bank's website. The Landline number, Mobile number and Email ID as mentioned above (apart from being used for mandatory account verification and maintenance purpose ) may also be used by the Bank to contact me/us and offer carefully selected products and services from time to time either itself or through its agents or authorized representatives  Yes  No

I/We provide my / our consent to the Bank for not registering my contact number in the Do not Call Registries (DNCs.)  Yes  No

The loan application and other income /KYC submitted shall not be returned to the applicant irrespective of approval/rejection of the application.

Details of any such proceedings / suits / recoveries / attachments as referred to above .....

**18 SPECIFIC CUSTOMER DISCLOSURE IN RESPECT OF RELATIONSHIP WITH DIRECTOR / SENIOR OFFICER OF SURYODAY / ANY OTHER BANK**

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level in Grade IV and above in nationalized bank.

The term 'relative' shall mean and include any of the following persons: (a) spouse (b) father (c) mother (d) son (e) daughter (f) son's wife (g) daughters husband (h) brother (i) brother's wife (j) sister (k) sister's husband (l) brother of spouse (m) sister of spouse

**Relationship** (Details of the relationship of the applicant with other banks)

Applicant / Co-applicant is a Director of any bank / is a relative of the director of the other Bank  Yes  No

if Yes, then nature of relationship

Name \_\_\_\_\_ Designation \_\_\_\_\_ Relationship \_\_\_\_\_

**PLEASE TICK ON THE SERVICES REQUIRED**

- Debit Card                       Cheque Book  
 Internet Banking                 Mobile Banking

**Qualifications / Irregularities, if any:**

- |  |                              |                             |
|--|------------------------------|-----------------------------|
| 1. Whether the company or its directors name appear in the CRILC/CIBIL/MCA defaulter list & Bank's caution lists?        | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Whether there are any directors on the board of the bank and the company/its subsidiary /its holding company?         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Whether this loan will fall under the following categories:   |                              |                             |
| • Loans to the directors of other banks and their relatives:   | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| • Loans to companies in which directors of other banks and their relatives are interested:                               | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Whether any relative of senior of the bank holds substantial interest in the company or is interested as a guarantor? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Whether any suit is pending in any court of law against the directors or partners of the company?                     | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

**Definition Appendix:**

- A1- Horticulture: It also includes cultivation of medicinal plants, fruits, vegetables, grains, nuts, seeds, herbs, sprouts, mushrooms, algae, flowers, seaweeds and non-food crops such as grass and ornamental trees and plants
- A2- Investment Credit Includes investment in plant and machinery for agriculture purpose, irrigation done on large scale
- A3- Sericulture: Rearing of silkworms for the production of raw silk. A3- Bee keeping: owning and breeding bees for their honey
- A4- Harvesting: It includes Spraying, weeding, harvesting, sorting, grading & transporting of their own farm produce
- B- Agricultural Infrastructure includes i) Construction of storage facilities (Warehouse, market yards, godowns, silos and cold storage units) ii) Soil conservation and Watershed development iii) Seed production, Bio-Fertilizers, plant tissue culture Production of Bio – pesticides and Vermi composting
- C- Agriculture Ancillary- Others includes Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
- 2A- Manufacturing process are the steps through which raw materials are transformed into a final product (excluding food and agro processing industries)
- 2B- Retail Traders are business firms engaged in offering goods and services directly to consumers
- Plant tissue culture: It includes collection of techniques used to maintain or grow plant cells, tissues, or organs under sterile conditions on a nutrient culture medium of known composition. Plant tissue culture is widely used to produce clones of a plant in a method known as micropropagation.
- Agri-Clinics are set up to provide expert advice and services to farmers on technology, cropping practices, protection from pests and diseases, market trends, prices of various crops in the markets and also clinical services for animal health, etc. which would enhance productivity of crops/animals and increased income to farmers.
- Agri- Business centres are set up to provide farm equipments on hire, sale of inputs and other services.
- Vermicomposting is the breaking down of organic material through the use of worms, bacteria, and fungi. In nature, organic matter is decomposed through these organisms.
- Other Personal loans includes loans given for Non-business purposes like Marriage, festivals, and other celebrations

**DECLARATION FOR AADHAAR AND E-KYC**

I hereby voluntarily submit a copy of my Aadhaar Card / Virtual Identity (VID) and give my consent to use Aadhaar Card / VID Number as my KYC document.

PHOTO

PHOTO

PHOTO

PHOTO

**Applicant's Signature /  
Thumb Impression**  
Company Seal (If Applicable)

**1<sup>st</sup> Co-Applicant's Signature /  
Thumb Impression**  
Company Seal (If Applicable)

**2<sup>nd</sup> Co-Applicant's Signature /  
Thumb Impression**  
Company Seal (If Applicable)

**3<sup>rd</sup> Co-Applicant's Signature /  
Thumb Impression**  
Company Seal (If Applicable)

**WITNESS 1\*\*\***  
Required only if applicants use thumb  
impression

**WITNESS 2\*\*\***  
Required only if applicants use thumb  
impression

**WITNESS 3\*\*\***  
Required only if applicants use thumb  
impression

**WITNESS 4\*\*\***  
Required only if applicants use thumb  
impression

**ACKNOWLEDGEMENT OF LOAN APPLICATION**

We acknowledge the receipt of application for loan of Rs. \_\_\_\_\_/- on \_\_\_\_\_ from  
Mr. / Mrs. / Ms. / M/s \_\_\_\_\_ that is under due consideration.

Please note that sanction of loan is subject to conformity with Bank's policy and procedures and is entirely at the Bank's discretion.

Your Application will be processed as per BCSBI guidelines in 10 working days from the receipt of the complete documents.

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Signature of Applicant

Signature of Bank Official with Name & Employee ID

FOR BANK USE ONLY

Product Code		Cust ID 1	
Branch Code		Cust ID 2	
Sourcing Officer/BC Code		Tran ID	
Promo Code		Tran Date	
Lead ID		Loan Value Date	
Lead Generator		Account Number Issued	( ) Yes ( ) No

Customer Signed in my presence \_\_\_\_\_ Document Verification done by \_\_\_\_\_

Employee/BC Name \_\_\_\_\_ Employee Name \_\_\_\_\_

Employee/BC Code \_\_\_\_\_ Employee Code \_\_\_\_\_

Employee/BC Signature \_\_\_\_\_