

## LOAN/OVERDRAFT AGAINST TANGIBLE SECURITIES APPLICATION FORM (LIC / NSC / KVP / SHARES / DEBENTURES / BOND / MUTUAL FUND / GOLD / FDR)

**Instructions to Customer**

- Fields marked '\* \*' are MANDATORY
- Please fill the form in CAPITAL LETTERS only
- Please countersign in full for any overwriting / alteration
- Please tick the appropriate boxes

Branch ..... Branch Code     Date

Loan Application No:

CRM Lead No:           CKYC No:

**1. APPLICATION DETAILS**

Name of Applicant:

Loan Type:  Overdraft  Term Loan

Sourcing channel:  DSA  Branch  Referrals  Others

*Type of facility (OD/TL)	Amount (In INR lakhs)	Tenure (In months)	Purpose	Security Offered

**PHOTO**

Recent passport size coloured photograph  
(Do not staple)

Signature / Thumb Impression

\*Existing Customer: (\*Customer Id is mandatory, if exiting.)  Yes  No

**2. ACCOUNT HOLDER DETAIL** (\*Separate customer registration form to be obtained for each customer)

Applicant	Customer ID*	Prefix	Surname	First Name	Middle Name
1 <sup>st</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 <sup>nd</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 <sup>rd</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4 <sup>th</sup>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**3. BORROWER DETAILS**

\*Constitution Type:  Individual  One Person Company  Sole Proprietorship  Partnership Firm  LLP  
 Pvt Ltd.  Public Ltd.  Trust  Society  Joint Venture  
 AOP  Others (Please Specify) \_\_\_\_\_

Account No:                      \*Date of Incorporation:

\*PAN No                      \*Registration/ URC No:

IE Code:                      GSTIN:

LEI No:                      CIN No:

Expiry Date:

\*Mobile No.: \_\_\_\_\_ \*Email ID: \_\_\_\_\_

\*Gross Income Rs. .... (Per Month/Per Annum) \*Net Income Rs.....or (Per Month/Per Annum)

\*Net Worth .....

Details of Shareholding of our Bank: M.R. No.  No. of Shares  Shareholder since

**Services to be availed:**  Corporate Internet Banking  Retail Internet Banking  Cheque Book  Statement on Email  
(Channel registration form to be filled, if any services availed.)  QR Code  POS  SMS Alert (Charges applicable)  SMS alert on registered mobile number

**4. MODE OF OPERATION ACCOUNT WILL BE OPERATED BY**

Self/Proprietor  Any one Partner  Either or Survivor  Any one or Survivor  Former or Survivor  Power of Attorney  Karta of HUF  
 Jointly  As per Resolution  Jointly or Survivor  Mandate Holder  Other (Please Specify) \_\_\_\_\_

Applicant Signature	Applicant Signature	Applicant Signature	Applicant Signature

(Please affix rubber stamp, if the applicants is business unit)





**8. CONSENT**

I/We hereby give my consent to and agree and authorize Saraswat Co-op Bank Ltd. to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I voluntarily consent to providing my Aadhaar number/VID number. Biometric information and/or One Time Password (OTP) data (and/or any similar authentication data) for the purpose of loan application. I understand that biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives for submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Saraswat Co-op Bank Ltd. shall ensure that security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize Saraswat Co-op Bank Ltd. to verify and authenticate my Aadhaar during processing my loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

I hereby expressly consent to and authorize the Bank ( whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information papers and data relating to know your customer (KYC), credit information, and any other information about me/pertaining to me or not as may be deemed relevant by Bank ( collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details on the CKYC registry using my CKYC ID and also, to upload CKYC details on the CKYC registry for creation of CKYC ID for the purpose of loan application. I expressly consent Bank to share and disclose the information to service providers, consultant, credit information companies, information utilities, other banks and financial institutions, affiliates group companies, subsidiaries, regulators, investigation agencies, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, and money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies for monitoring, for evaluating and improving the quality of services and products, of for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and/ or its affiliates for using the information and for marketing, promotion, and cross selling to me their various products and services of the Bank from time to time via telephone, SMS and / or email.

**9. DECLARATION**

1. I/ We declare that all the particulars and information and details given/ filled in the application form are true, correct, complete and up to date in all aspects and that we have not withheld any information whatsoever. We shall furnish such additional information and/or details as may be required in connection with the financial assistance/s required by me/us. We understand that certain particulars given by us are required in view of the guidelines governing banking companies.
2. No action or steps or any other legal proceedings have been initiated by or against me/us in any court of law/ other authorities for winding up, dissolution, administration or re-organisation or the appointment of the receiver, administrator, administrative receiver, trustee or similar officer or for my/ our assets.
3. I/We authorise Saraswat Co-op Bank Ltd. and all its group companies and their agents to exchange, share/ extract or part with all the information and details relating to my/ our existing loans/ financial assistances and/or repayment history to other Saraswat Co-op Bank Ltd. group companies, banks, financial institutions, credit bureaus, agencies, statutory bodies, etc. as may be required or as they may required or as they may deem it and shall not hold Saraswat Co-op Bank Ltd. (or any of its group companies or its/their agents/ representatives) liable for use/ sharing of this information.
4. I/ We undertake to inform Saraswat Co-op Bank Ltd. regarding any changes whatsoever in my/ our addresses, as specified herein above or employment profession and to promptly provide such further information that Saraswat Co-op Bank Ltd. (or its designated group companies or agents or representatives) may require.
5. I/ We agree that Saraswat Co-op Bank Ltd. / its group companies reserves that right to retain the photographs and documents submitted with photo- card application and will not return to those to the applicant.
6. I/ We understand that front end fee is leviable for the processing services provided for credit assessment before its approval/ sanction, hence it is non-refundable and we are agreeable to this.
7. I/We has/ have no objection to Saraswat Co-op Bank Ltd., its group companies, agents/ representatives to provide me/ us information on various products, offers and services provided by Saraswat Co-op Bank Ltd/ its group companies through any mode (including without limitation through telephone calls, SMSes/ emails) and authorise Saraswat Co-op Bank Ltd., its group companies, agents/ representatives for the above purpose. Please tick Yes or No (as acceptable)  Yes  No
8. Except to the extent disclosed to Saraswat Co-op Bank Ltd, I/We confirm that no solvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/ our assets or properties and/ or any criminal proceedings have been initiated and/or are pending against me/us and that I/ We have never been adjudicated insolvent by any court or other authority. Details of Any such proceedings/ suits/ recoveries / attachments are referred to above \_\_\_\_\_
9. I/We understand and acknowledge that Saraswat Co-op Bank Ltd. shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my/our application and that Saraswat Co-op Bank Ltd. shall not be responsible/liable in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs, losses, damages, or expenses or other consequences caused by reason of such rejection, or any delay in notifying me/us of such rejection of my/our application.
10. I/We also authorise Saraswat Co-op Bank Ltd. to conduct reference checks about me/us from any Banks/ Financial Institutions/ Entities/ Persons.
11. I/We authorise Saraswat Co-op Bank Ltd. to deactivate the existing debit card, upon disbursement of any credit facility in the existing current account.



**ACKNOWLEDGEMENT RECEIPT OF THE APPLICATION**

Loan Application Number \_\_\_\_\_

Saraswat Co-Operative Bank Ltd. acknowledges the receipt of loan application from \_\_\_\_\_

Decision on loan sanction/ rejection shall be communicated within \_\_\_\_\_ days of receipt of this application subject to fulfillment of documentation by customer.

Name of relationship officer \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

