Application No.		APPLICATION
Date D D M	M Y Y Y Y	PERSONAL L
Branch code		Branch Name



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Residential Status(✓)  Loan amount		iden	IT			Non	Res	aeni	ınaı	an [																] <b>-</b>	•		. <b></b>		
In Figures & Words Title(✓)	₹	Mr.		Ms.		Mrs		Ger	nder	( <b>√</b> )		M		F		Oth	ers									ien	or in	IVIOI	uns		
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Father's Name			1	101					] · ··		), D.,																	$\dashv$	$\exists$		
Mother's Name (Mandatory)																													$\overline{T}$		
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Email ID (Personal)		l	l					l				l												l							
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No of Dependents (✓)		1	ildre	n			01	thers	3		No	. Eaı	ning				the		nily			L		J			l	l			
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PAN (Mandatory)															Aa	dhaa	ar No	<b>)</b> .	Х	Χ	Χ	Х	Χ	Х	Х	Х					
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Local Police Station Name						_				_																					_
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FOR OFFICE USE ONLY																															
Sourcing Channel(✓)		Bra	anch		D	SA		PBK		WE	В	ı	DST		Refe	erral	Sales	3	01	ther (	Chani	nel(S	peci	fy)							
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Whether Related to the B	ank D	irec	tors:			Ye	es		No		D	irec	tor's	Nar	ne																
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Nearest CSB Branch																															
Distance in KM																															
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Employer Name																	Π														
Nature of Employment			Salar	ried		C	onsult	tant				•	•	•	•		•		•			•			•		•	•			
Nature of Employer		_	Publi	С		Pr	ivate			MN	С		G	over	nme	nt		Po	lice		De	fenc	е		Do	ctor		Oth	ers		
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Monthly Salary	Gro	oss	₹							Net	₹									Othe	er In	com	ie (p	o.m.)	₹						
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Salary Bank A/c Number		Ť	İ	İ									Ì				İ														
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Applicant				Empl							Fi	rom				То								Desi	ignat	ion					
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Whether Co-Applicant/Gu	ıarantı	or in	լշրբ	e to	he co	nsir	lered	for e	eliaih	ilitv				'es		No															
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PURPOSE OF LOA	AN													
Purpose of Loan (✓)	Home Renovation Marria	ge Education	Business Expansior	1 7	Travels	Agricultu Related	re	Others						
PROPOSED LOAN	N DETAILS													
Amount (₹)	Terms	P.Fee@	%	ROI:@		% Repayı	nent [	PDC	NACH S					
	(Month	s)1.100@_		1101.6		Mode Mode			TW/OIT 0					
FINANCIAL DETA														
Bank Details	Acc	count I				A	count I	l						
Bank Name														
A/c Number														
Type of Account	1													
Loan Details	Financier Name	Loan Amount	Тур	e of Loan	1	EMI			Topup/BT					
Loan I														
Loan II														
Loan IV														
Loan V														
Loan VI														
Annual Income			(Total of	all incom	ne declar	ed/only a abso	lute and	d numeric	· value)					
	DMATION		(10tai 01	an incon	io decidi	curonly a abso	iuto am	u Hulliono	, value)					
FINANCIAL INFO	RIVIATION													
	iculars				Applica									
Bank Deposits		₹			E	ank/FI name								
NSC/KVP - Receipt No.			No of	units										
Name of Vehicle	Two Wheeler	Name of Vehicle Market Value ₹			Dog N									
	Four Wheeler	Name of Insurance	Compony		Reg N	J.								
Life Insurance Policies		Sum Assured	Company		Curro	 nder Value								
Gold		Suili Assuleu			-	tment in Shar								
Other Assets (Specify)														
Total Savings/Investme	ent													
GENERAL (Appli	cable to Applicant and Co A	applicant if any)												
Have you earlier applied to	CSB for a loan? Yes	No	Have you ea	rlier given	guarante	e to any borrov	vers of C	SB	Yes No					
Type of Loan			Loan A/c No	if availab	ole	<del>-</del>								
DID YOU GET TO	KNOW CSB THROUGH	'												
Existing customer of t		Referred by Build	der/Developer	Fr	iends/Rel	atives P	oster							
Others, Please specify	у													
Would you be interested in	any of the other CSB products	s?												
Current A/C S	avings A/C Deposits	Other Loans Ir	nsurance	Others										
<u> </u>														
ACKNOWLEDGM	ENT FOR RECEIPT OF APPLI	CATION FORM												
AUMIOWEEDUM	LINI FOR NEOLII FOR ALTER	OATION FORM												
Date D D M M	Y													
<ol> <li>CSB Bank will convey is and submitted along with documents as may be requ</li> </ol>	r application for a Personal Lo decision within 30 working d all documents as per the c ired by the bank for proper ap s required for a proper apprais	ays from the date of rec hecklist provided in the praisal of the application	e application n. The comput	for the loation of 3	oan and/ 30 days sl	or any addition nall start from t	nal							
For any queries clarification	ons, please contact landline nur	nber												
Sales Manager	·													
DSA	SA													
Sales Executive														
E-mail ID														

## REFERENCES

(Name and Address of two referees who are not related to you. CSB may make such enquiries from the referees if deems necessary)

(Name and Address of two follows	JUU 111	no ai	0 110	· roidic	, a to j	ou. c	.00		- Idito	, odol		quiii	JO 111	J t.		1010	 	,01110	1100	-0000	~! J/	_		_				_
								Ref	eree	1											F	Refe	ree 2	!				
Name																												
How is the referee known to you	<b>(√)</b>		L	Frier	nd	C	ollea	gue		Othe	rs (S	Speci	ify)				Frie	nd		Coll	leagu	ıe		Othe	rs (S	pecif	y)	
CURRENT RESIDENTIAL ADDR	RESS		Referee 1																		Ref	feree	€ 2					
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Insurance Details(✓)		Inter	reste	d	No	t Inte	reste	ed		Sha	II De	ecide	e Lat	ter														
DECLARATION																												

- 1. All the particulars and information furnished here in above are true, correct and complete and they shall form the basis of any credit decision to be taken by the Bank
- 2. The bank is free to disclose all or any particulars, details, information relating to my/our loan account/s with the bank to any other financial institution, Government, any agency/agencies as may be considered necessary or desirable by the bank.
- 3. It will be in order for the bank to disqualify me/us from receiving any credit facility/facilities from the bank in the case it is provided that the declaration of my/our outside borrowings given above contains misrepresentation of facts.
- The advance will be used for the purpose for which it is granted.
   I/We will not borrow from any other Bank or source during the tenure of the advance without your written consent.
- 6. I/We have not ever been adjudicated insolvent nor are any insolvency proceedings pending against me/us.
  7. 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 (RBI) will have an unqualified right to disclose or publish my/our name or the name of our company/firm/unit and its directors/partners/proprietors as defaulter in such manner and through such medium as the Bank or RBI in their absolute discretion may think fit.
- Cost escalation, if any, will be met from own sources.
   There are no pending statutory dues/claims in my/our name.
- 10. I/We am/are aware that if I/We opt for loan at floating rates of interest, the equated monthly instalment will comprise Principal and Interest based on external or internal benchmarks and is subject to change due to change in bench marks/operating cost/Credit assessment etc.
- 11. I/We undertake to inform as to any change in my/our occupation/employment/residential address and to provide any further information that the Bank may require.

  12. I/We understand that if it transpires that the declarations/particulars given above are false, the bank is at liberty to recall the loan/advance forthwith.
- 13. We have carefully read and understood, was explained in English/Vernacular language to me/us details provided in the application form
- 14. I/We further declare that, I would like to know through telephonic calls, or SMS on my mobile number mentioned in the application form or through any other communication mode various CSB loan offer schemes or any other promotional schemes and
- hereby authorize CSB Bank, its employee, agent, associate, group companies to do so.

  15. I confirm that laws in relation to the unsolicited communication referred in " national Do Not Call Registry " (the NDNC Registry) as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/SMSs
- received from CSB, its employees, agents, and/or associates.

  16) I/We hereby provide unconditional consent to CSB Bank to generate my credit bureau records.
- 17) I/We hereby provide unconditional consent to CSB Bank to use my Aadhar details.

I/We hereby give my consent to and agree and authorize CSB Bank Ltd. to fetch my personal details from UIDAI. For e.g. Name, Photo, Address and DOB etc...

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 Pin ") by CSB bank Ltd. (OTP) data (and/or any similar authentication data) for the purposes of establishing my identity for "Personal Loan" loan application ("Application number") by CSB bank Ltd.

I understand that the 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 to 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 CSB Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

I authorize CSB Bank to verify and authenticate my Aadhaar during processing my application for legitimate business purposes.

I further authorize the CSB Bank Ltd to share my Aadhaar related details/information with regulatory /statutory bodies/ Credit Information Companies (CICs) as and when required.

CSB Bank Ltd reserves the right to retain the information's retrieve from UIDAI with this application. For e.g. Name, Photo, Address and DOB etc... Date:

	DOCUMENT CHECKLIST(\(\sigma\))			
	KYC	4	Copy of ID card issued by employer	
1	PAN Card (Mandatory)	5	Passport Voters ID Driving License	
2	Aadhaar Card (Mandatory)		INCOME PROOF	
3	Current residential address proof	6	Latest Salary Slip/Salary Certificate/Form 16	

## **Details of Charges**

**Processing Fee Charges** Rate of Interest

Penal Interest Instruction/Instrument Return charges

**Duplicate Statement Issuance charges** Duplicate Interest certificate (provisional/Actual) issuance charges

Cheque/InstrumentSwapcharges

\_\_\_\_ % of the loan amount + GST (As applicable)

@ \_\_\_\_ % per annum @ 24% per annum, 2% per month

₹ 500/- per Instance of dishonour of Cheque/

S1/ECS/NACH debit instruction + GST (As applicable) ₹ 500/- + GST(As applicable) per instance

₹ 250/- + GST (As applicable) per Instance ₹ 250/- per instance per set + GST (As applicable) Credit Information Companies (CIC's) Stamp Duty Charges

Report Issuance Charges

Charges for subsequent set of Photocopy of loan ₹ 250/- + GST (As applicable) agreement/documents where requested by Borrower

Foreclosure/ Part prepayment charges C

Completed Loan Tenure	< 9 months	9 to < 12 months	12 to < 24 months	24 to < 36 months	> 36 months
FC Normal%	Not Allowed	5%	4%	3%	2%

Duplicate Amortization schedule issuance charges ₹250/- + GST (As applicable) per Instance

\* Plus applicable Govt Taxes (Currently GST)

Foreclosue Charges shall be charged on outstanding.

Part Pre-Payment Charges shall be charged on the amount of part pre-payment

## 'Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)' DOCUMENTATION

- Application form
   KYC document (Proof of Identity, Proof of Address)
   Income Document (latest 2 Salary Slip)
- Bank Statement (last three month bank statement)
   For NACH-4Security PDCs and for SI as repayment mode 1Security PDCs
- For PDC Repayment mode-PDCs aquivalent to the tenure of loan ID be provided
- #CSB Bank Ltd. may request for additional documents other than those requested above in connection with the applicant.

For CSB Bank - Authorised Offical

As per State Stamp Act

₹ 50/- + GST (As applicable) per documents