

**MSME APPLICATION FROM**

A142\_20224 - TD

Application No.:

Date:

Applicant Photograph  Please sign across the Photograph	<b>Small Business Loan (Term Loan)</b>		<b>Working Capital (Overdraft Facility)</b>		<b>Non Fund Based Facilities</b>	
	<input type="checkbox"/> Unsecured	<input type="checkbox"/> Flexi OD	<input type="checkbox"/> LC/BG			
	<input type="checkbox"/> Secured	<input type="checkbox"/> GST OD	<input type="checkbox"/> LER			
	<input type="checkbox"/> Secured Plus	<input type="checkbox"/> Smart OD	<input type="checkbox"/> Buyer Credit			
	<input type="checkbox"/> Others	<input type="checkbox"/> Others	<input type="checkbox"/> Others			
	<b>Type of facility</b>	<b>In Lakh</b>	<b>Tenure (In Months)</b>	<b>Purpose</b>	<b>Security Offered</b>	

**A. Business Details**

Entity Constitution Type\* ☐ Individual ☐ Proprietorship ☐ Partnership Firm ☐ LLP ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Trust ☐ Society ☐ Others \_\_\_\_\_

Name of Firm/Company\* \_\_\_\_\_

Udyam Registration Certificate\* \_\_\_\_\_ PAN Card\* \_\_\_\_\_

Corporate Identification No. (CIN) \_\_\_\_\_

Import Export Code (IEC) \_\_\_\_\_

Date of Incorporation/Formation \_\_\_\_\_

Place of Incorporation/Formation\* \_\_\_\_\_

Constitution ☐ Self Employed Non Professional ☐ Self Employed Professional ☐ CA ☐ Doctor ☒ Architect ☐ CS ☐ ICWA ☐ Engineer

Occupation/Nature of Business/Industry Type (tick the relevant option) ☐ Manufacturing ☐ Service Provider ☐ Trading (Retail/Wholesale) ☐ Others \_\_\_\_\_

Nature of Business \_\_\_\_\_  
 (As per the Nature of Business selected above, mention the details of Business. Example - Trading of metal items/Manufacturing of leather products.)

No. Of years in Business\* \_\_\_\_\_

Annual Turnover (Gross-In lakh) \_\_\_\_\_ (As per the Balance sheet or ITR of the company/firm)

Whether registered under GST ☐ Yes ☐ No

GST Exemption\* ☐ Yes ☐ No Exemption Reason (if yes) \_\_\_\_\_

GST Registration\* ☐ Single ☐ Multiple Special Economic Zone\* ☐ Yes ☐ No SEZ Code (If yes) \_\_\_\_\_

GST registration No. \_\_\_\_\_

Residence Address\* \_\_\_\_\_

City/Town/Village\* \_\_\_\_\_

District \_\_\_\_\_

PIN/Post Code	<input type="text"/>	State/UT	<input type="text"/>
Country	<input type="text"/>		
Nearest Landmark (Office Address)*	<input type="text"/>		
E-mail Address - 1*	<input type="text"/>		
E-mail Address - 2*	<input type="text"/>		
Preferred Mailing Address	<input type="text"/>		
Phone Details (STD Code - Tel. Off.)	<input type="text"/>		
Mobile Number*	1. <input type="text"/>	2. <input type="text"/>	
Office Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Parental Owned <input type="checkbox"/> Rental <input type="checkbox"/> Residence Cum Office <input type="checkbox"/> Mortgaged <input type="checkbox"/> Yes <input type="checkbox"/> No		
No. of years in the office address	<input type="text"/> Years	<input type="text"/> Months	
Factory Address/Local Address (if different from Registered Address)*	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
City/Town/Village*	<input type="text"/>		
District	<input type="text"/>		
PIN/Post Code	<input type="text"/>	State/UT	<input type="text"/>
Country	<input type="text"/>		
Nearest Landmark*	<input type="text"/>		
Phone Details (STD Code - Tel. Off.)	<input type="text"/>		
Factory Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Parental Owned <input type="checkbox"/> Rental <input type="checkbox"/> Residence Cum Office <input type="checkbox"/> Mortgaged <input type="checkbox"/> Yes <input type="checkbox"/> No		
No. of years in the office address	<input type="text"/> Years	<input type="text"/> Months	
Whether the MSME unit is ZED rated	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> (If yes, the gradation obtained by the MSME unit (Tick appropriate one)) <input type="checkbox"/> Bronze <input type="checkbox"/> Silver <input type="checkbox"/> Gold <input type="checkbox"/> Diamond <input type="checkbox"/> Platinum		
No. of Employees*	<input type="text"/>		
SSI Registration Number*	<input type="text"/>		
Business Background	<input type="checkbox"/> Family Business <input type="checkbox"/> 1 <sup>st</sup> Entrepreneur		
Gross Other Income per year	<input type="text"/>		
Auditors Name	<input type="text"/>		
CA Registration Number	<input type="text"/>	TIN	<input type="text"/>
	Any benefit availed under priority sector lending? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Expected Monthly Remittance	<input type="text"/>		
Expected Monthly Withdrawals	<input type="text"/>		
Company Listed	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Total No. of Branches/ Regional Offices	<input type="text"/>		
Presence in Other Cities	<input type="text"/>		

**B. Individual Applicant/Co Applicant/Proprietor/Partner/Director/Other Details**

Title	<input type="checkbox"/> Individual Applicant	<input type="checkbox"/> Co Applicant-I	<input type="checkbox"/> Partner	<input type="checkbox"/> Proprietor	<input type="checkbox"/> Director-I	<input type="checkbox"/> Other-I.....		
Name* (Same as ID Proof)	<input type="text"/>							
Maiden Name (If any)	<input type="text"/>							
Spouse Name*	<input type="text"/>							
Father's Name*	<input type="text"/>							
Mother's Name*	<input type="text"/>							
Mother's Maiden Name	<input type="text"/>							
Gender*	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Third Gender					
Residential Status/Constitution	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National Overseas	<input type="checkbox"/> Citizen of India	<input type="checkbox"/> Person of Indian Origin			
Are you an existing customer. If yes, provide Customer ID	<input type="text"/>							
PAN Card/Form 60*	<input type="text"/>							
Director Identification Number (DIN)	<input type="text"/>							
Occupation*	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Retired	<input type="checkbox"/> House Wife	<input type="checkbox"/> Politician	<input type="checkbox"/> Student	
	<input type="checkbox"/> Others/Not Categorised							
If Salaried, Type of Organization (tick the relevant option)*	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government		
	<input type="checkbox"/> Multinational	<input type="checkbox"/> Trust/Association/Society/Club						
Nature Of Employment*	(As per the type of organization selected above,mention the details of profession example:Director/Banker/Agent)							
If Self Employed, Nature of Business (tick the relevant option)*	<input type="checkbox"/> Manufacturer	<input type="checkbox"/> Trader	<input type="checkbox"/> Service Provider					
	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Others						
Description of Business*	(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)							
No. of Years in Business*	<input type="text"/>	Years	<input type="text"/>	Months				
Annual Income (Gross-In lakh)*	<input type="text"/>							
Source of Fund (tick he relevant option)*	<input type="checkbox"/> Salaried	<input type="checkbox"/> Investment	<input type="checkbox"/> Professional Fees	<input type="checkbox"/> Business Earnings	<input type="checkbox"/> Commission			
	<input type="checkbox"/> Agriculture							
Nationality (tick the relevant option)*	<input type="checkbox"/> Indian	<input type="checkbox"/> Other	(Kindly mention nationality, if apart from Indian)					
Community*	<input type="checkbox"/> Hindu	<input type="checkbox"/> Muslim	<input type="checkbox"/> Christian	<input type="checkbox"/> Sikh	<input type="checkbox"/> Buddhist	<input type="checkbox"/> Zoroastrian	<input type="checkbox"/> Parsi	<input type="checkbox"/> Jain
	<input type="checkbox"/> Others							
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address*	<input type="text"/>							
Mobile No.*	1. <input type="text"/>				2. <input type="text"/>			
Category	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> General	Other _____			
Education	<input type="checkbox"/> Matriculate	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Postgraduate	<input type="checkbox"/> Professional			
Marital Status	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	Other _____					
Number of Dependents	<input type="text"/>							
Person With Disability	<input type="checkbox"/> Yes	<input type="checkbox"/> No						

**Proof of Identity and Permanent Residence Address\***

PAN No.	<input type="text"/>
Aadhaar No.	<input type="text"/>
Election ID	<input type="text"/>

Current Address	Same as Residence Address mentioned above	
Residence Address*		
City/Town/Village*		
District		
PIN/ Post Code	State/UT	
Country		
Nearest Landmark*		
Type of Residence		
If Self Owned Ownership		
No. of Years in the Current Residence address	Years	Months
Tel. (Off)	Tel. (Resi)	

Financial Year	Year	Turnover (in Lakhs)	Profit as per P&L (in Lakhs)	Installed Capacity	Utilized Capacity	Capital/Net Worth
Past Year II						
Past Year I						
Provisional						
Present Year (Estimate)						
Next Year (Projections)						

[illegible]



\_\_\_\_\_

[illegible]

## F. Banking Details

[illegible]

### G. Details of Partners/Directors & Existing Loans

[illegible]

### Promoter/Partner Loans Details

Promoter/Partner Name	Type of Loan	Availed from	Sanctioned Amount	Present Outstanding

## H. ANNEXURE A - Security Details

(a) Primary Security		(b) Liquid Collateral		
Type of Security	Value as on Date (in Lakhs)	Type of Security	Relationship	Value as on
Stock				
Debits				
Others				

**(c) Collateral: Immovable Property**

Type of Security	Type of Property	Name of Registered Owner	Property Address	Area (in Sq.Ft)	Age of Property (in years)	Market value as on date (in Lakhs)	Presently mortgage to which Financial Institution

I. Reference Details (Business Reference)

Title	Buyers		Supplier	
	Reference 1	Reference 2	Reference 1	Reference 2
Name*				
Relationship with applicant/co-applicant (Friend, Customer, Supplier, Competitor)				
Address City, Pin, State				
Mobile No.*				
Telephone				
E-mail ID*				

J. Priority Sector Category / MSME

Investment in Plant & Machinery / Equipment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment: Not more than 1 crore	Investment in Plant and Machinery or Equipment: Not more than 10 crore	Investment in Plant and Machinery or Equipment: Not more than 50 crore
	Annual Turnover: Not more than 5 crore	Annual Turnover: Not more than 50 crore	Annual Turnover: Not more than 250 crore

Investment in plant & machinery amount

Annual Turnover

I/We confirm that above mention cost is our Original Cost of Investment in Plant and Machinery (manufacturing enterprise) / Office Equipment (Service enterprises)

Date: 

d

d

m

m

y

y

y

y

Applicant Signature

Co-applicant 1, Partner 1,  
Proprietor / Director 1

Co-applicant 2, Partner 2,  
Proprietor / Director 2

Co-applicant 3, Partner 3,  
Proprietor / Director 3

Place:.....

K. FATCA - CRS Declaration

(Please tick the applicable tax resident declaration (Any one)\*)

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country mentioned in the below table

Please indicate the country/ies in which the entity is a resident for tax purpose and the associated tax number below

City of Birth\*Country of Birth\*

Address type for Tax purpose\*

☐ Resident

☐ Business

☐ Registered Office

Country	Tax Identification Number	Identification Type (TIN or Other, please specify)	Address for Tax Purpose*	
			Communication	Permanent

#To also include USA, where the individual is citizen/green card holder of USA In case Tax Identification number is not available, kindly provide functional equivalent FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

#### L. Customer Consent

I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in an 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 the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of the loan application.

I expressly consent Bank to share and disclose the information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating 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, anti-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, or 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, promoting and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and/or email.

☐ Yes ☐ No

Applicant Signature

Co-applicant 1, Partner 1,  
Proprietor / Director 1

Co-applicant 2, Partner 2,  
Proprietor / Director 2

Co-applicant 3, Partner 3,  
Proprietor / Director 3

#### M. Customer Declaration

1) I/We declare that all the particulars and information given in the application form are true, correct and complete and no material information has been withheld/suppressed, I undertake to inform you of any charges therein immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it. 2) I/We have no borrowing arrangements for the unit except is in the application; that there are no over dues/statutory dues against me/us promoters except as indicated in the application; I/We would take prior approval from CSB Bank in case we resort to any borrowing arrangement with any other bank.; I/We have not been declared as defaulter/wilful defaulter by any Bank/FS and no Legal action has been taken /initiated against me/us by any Bank /FIs1/We shall furnish all other agency as authorised by you, may at any time, inspect/Verify my/our assessment of account etc. in our factory/business premises as given above; you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in website/submission to RBI: further, agree that my/our loan shall be governed by the rules of your bank which may be in force time to time. I/We have not withheld any information whatsoever. I/We shall furnish such additional writings as may be required in connection with the facility required by me/us. 3) I/We confirm that the enclosed copies of financials /tax returns /bank statements/Title/legal and other documents are submitted by me/us against my/our loan application and are true copies. 4) I/We shall advise the CSB Bank in writing of any change in my/our residential or employment/ business address or any such change which may affect my creditworthiness. 5) I/We confirm that I/We shall utilise the said facility only for the purpose of business as mentioned above. 6) I/We also authorize CSB Bank to check references about me/us from any bank/persons. 7) I/We agree that CSB Bank reserves the right to retain the photographs and documents submitted with the application and will not return those to the applicant even if the facility is rejected. 8) I/We understand that the sanction of this loan is at the sole discretion of the Bank and upon my/our executing necessary security (ies) and other formalities as required by the Bank. 9) I/We confirm that I/We are not a director or a relative of the director of other banks, not a firm in which a director or a relative of directors or other banks are interested in partner/ guarantor, not a director/senior officer/relative of a director or senior officer of the bank. 10) I/We waive the privilege of privacy and privity of contract I/We understand that the tenure /repayment/Interest/other terms and conditions of the loan are subject to changes as a consequence of any changes in the money market conditions or on account of any other statutory or regulatory requirements or at the Bank's discretion. The Bank reserves the right to review and amend the terms of the loan to such extent as it may deem fit. 11) I/We understand that the purchase of any Insurance products is purely voluntary, and is not linked to availment of any other facility from the Bank. 12) I/We understand that the Bank reserves the right to seek any information from any source or to give any information and /or assign any work to any third party at its sole discretion in connection with the facility required by me/us. I/We further agree that the facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility that may be granted to me /us. 13) Except to the extent disclosed to CSB Bank, I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our 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 as referred above. 14) Except to the extent disclosed to CSB Bank, no director or relative/near relation(as specified by RBI) of a director of a banking company (including CSB Bank) or a relative (as specified by RBI) is the applicant(s), or a partner of our concern, or a trustee, member, director, manager, an employee of our concern, or of our subsidiary, or our holding

company, or a guarantor on my behalf, or holds a substantial interest in our concern or my/our subsidiary or holding company. Details of any such relation as referred to above. 15) I/We authorize CSB Bank to share information relating to facilities availed by me/us from CSB Bank, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly, I/We give consent to disclose information to such entities. Such entities may further make available processed information or data or products thereof of banks/financial institutions and other credit grantors. 16) I/We understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me/us. I/We further understand the relevant stamp duty. Legal expenses, valuation expenses, expenses pertaining to the creation of charges with ROC, charges for documentation and any other out of pocket expenses as per actuals will be borne by me/us. I/We understand that charges paid to the Bank towards out of pocket expenses and/or login/processing fees are non-refundable and upon the application being withdrawn by me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/We will not be entitled to any refund either in part or in full. 17) I/We understand that disbursement will be subject to the production of necessary documents as may be required by the Bank from time to time, satisfactory completion of the Bank's appraisal and documentation process and compliance with the Bank's laid down norms/guidelines. I/We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my/our sales turnover and net profit, I/We undertake to inform CSB Bank regarding any changes whatsoever in my/ our addresses, as specified hereinabove or employment/profession and to promptly provide such further information that CSB Bank (or its designated group companies or agents or representatives) may require. 18) I/We declare that: (i) I/We am/are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing /availing of the requested facility and to execute all other documents required by CSB Bank for such purpose. (ii) all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any persons and which is/are valid, subsisting and has/have not been revoked by me/us. I/We authorize CSB Bank to obtain my/our Bank Statements' PDF Passwords from me/us and use such password directly or share the same with third party agencies appointed by the Bank for fetching, accessing, and assessing the bank statements shared with the Bank. 19) I/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

2) 1. CSB Bank will convey its decision (within 2 weeks for a credit limit up to Rs. 5 lakh and within 3 weeks for a credit limit above Rs. 25 lakhs for Micro & Small enterprises

3) borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank. 2. The bank, at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan. 3. The bank will decide and assign the loan amount/ facility and no commitment has been given to me/us for the same. 4. The DSA/Bank employee has not collected any commission/brokerage or any other fee (except login fee) by way of cash or cheque. 5. As per RBI guidelines, classification of accounts as NPA is done Borrower wise and not Facility wise and hence, it may be noted that in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower/Card Holder, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/facilities availed by the same customer from the Bank irrespective of the regular repayment in such accounts. 7. All the terms and conditions agreed to by the Applicant hereunder are also applicable and to be abided by the Co Applicant. This duly filled application form may be shared by the Bank with the Co-Applicant for the Co-Applicant to be aware of the terms and conditions that are agreed to hereunder. In addition to these terms and conditions, specific terms and conditions applicable to the co-applicant will be obtained separately and which is to be read together with these terms and conditions.

Date: 

d	d	m	m	y	y	y	y
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Place:.....

Applicant Signature

Co-applicant 1, Partner 1,  
Proprietor / Director 1

Co-applicant 2, Partner 2,  
Proprietor / Director 2

Co-applicant 3, Partner 3,  
Proprietor / Director 3

N. Sourcing Details (for Official Use Only)											
Sourcing Channel*	<input type="checkbox"/> DSA <input type="checkbox"/> Connector <input type="checkbox"/> Digital Circle <input type="checkbox"/> Open Market <input type="checkbox"/> Branch Channel <input type="checkbox"/> Others										
DSA/RO Code	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>					DSA/RO Name	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>				
Business Lending Manager	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>					Employee Code	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>				
Referral Branch Name	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>					Referral Branch ID	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>				
CRM ID*	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>					Ref Employee ID	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>				
Account Opening City*	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>					<div style="border: 1px solid black; width: 100%; height: 100px; margin: 0 auto;"></div> <p>Employee Signature &amp; Institutional Stamp</p>					
Account Opening Branch Name	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>										
Account Opening Branch Sol ID	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>										

## O. Document Checklist

	PRE SANCTIONED DOCUMENTS		POST SANCTIONED DOCUMENTS
1	Latest 3 years ITR, Provisional ITR for current year, Projection for next 2 years	1	Executing Facility related documents
2	Latest 3 years audited balance sheet, P & L and financial statement with Tax audit report / Independent audit report	2	Executing security creation documents and submitting original security documents
3	GST Details	3	Compliance of sanction term and other conditions as may apply
4	Account statement of all loan accounts / current account - last 1 year		
5	KYC Documents of Applicant & Co-Applicant		
6	Udyam Certificate		
7	Business registration proof		
8	Property Documents		
Note: Additional documents may be required for credit assessment		Note: Additional documents may be required as per sanction term	

## Acknowledgment for Receipt of Application Form

Date:

(To be handed over to the customer)

CSB Bank has received your application for a Loan/Facility of .....

I/We confirm that the executive collecting the application/document has/had informed me/us of the applicable rate of interest and the type of interest (fixed/floating). Processing fees, Login fee & Legal and Technical Valuation Charges (non - refundable) will be charged towards the loan application. The tax as may be applicable will be charged in connection with the fees. The other applicable charges as mentioned in the attached Table. In terms of small business loans, the details with respect to the EMI will be communicated separately through a welcome letter post disbursement of the loan.

The credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation

Incomplete/defective/application will not be processed at CSB Bank. CSB Bank shall not be responsible in any manner for the resulting delay or otherwise. In terms of the small business loan, the Equated Monthly Installment (EMI) will be due on the 4th of every month or the date specified in the sanction letter/welcome letter.

The loan Foreclosure charges are as per the Loan Agreement. The Loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for a period of 30 days only. Where for some reason there is a delay in concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that; The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers. The executive has collected self-attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us. We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank(or) to any other third party.

- ☐ The details of loan terms / conditions inclusive of all charges have been read by me /us in full read out to me/us (in vernacular) and understood by me/us,
- ☐ लोन के नियमों/शर्तों के विवरण सभी चार्ज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशिक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है.
- ☐ सर्व शुल्कांसह कर्जाच्या नियम/अटीची सविस्तर माहिती मी/आम्ही वाचली आहे. मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.
- ☐ તમામ ચાર્જ્સ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (રેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજી લીધાં છે.
- ☐ ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು/ಷರತ್ತುಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಶುಲ್ಕಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಕೇಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
- ☐ రుణం నియమ నిబంధనలు/డాక్యుమెంట్ల నికరం వివరాలు నేను/మేము సంపూర్ణంగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.
- ☐ அனைத்து கட்டணங்கள் உட்பட கடனுக்கான விதிகள்/நிபந்தனைகளின் விபரங்களை நான்/நாங்கள் படித்து புரிந்து கொண்டுள்ளேன்/கொண்டுள்ளோம் அல்லது என்னால்/எங்களால் புரிந்து கொள்ளக் கூடிய பிராந்திய மொழியில் எனக்கு/எங்களுக்கு படித்துக் காட்டப்பட்டுள்ளன.
- ☐ വായ്പാ നിബന്ധനകളും വ്യവസ്ഥകളും എല്ലാ ചാർജ്ജുകളുടെയും വിവരങ്ങളും ഞാൻ/ഞങ്ങൾ വായിച്ചുനോക്കുകയോ ഞാൻ/ഞങ്ങൾക്ക് എന്റെ/ഞങ്ങളുടെ ഭാഷയിൽ മനസ്സിലാക്കി തിരിച്ചറിയുന്നതാണ്.



Date: 

d	d	m	m	y	y	y	y
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### Acknowledgment for Receipt of Application Form

Date: 

d	d	m	m	y	y	y	y
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(To be handed over to the customer)

CSB Bank has received your application for a Loan/Facility of .....

I/We confirm that the executive collecting the application/document has/has informed me/us of the applicable rate of interest and the type of interest (fixed/floating). Processing fees, Login fee & Legal and Technical Valuation Charges (non - refundable) will be charged towards the loan application. The tax as may be applicable will be charged in connection with the fees. The other applicable charges as mentioned in the attached Table. In terms of small business loans, the details with respect to the EMI will be communicated separately through a welcome letter post disbursement of the loan.

The credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation

Incomplete/defective/application will not be processed at CSB Bank. CSB Bank shall not be responsible in any manner for the resulting delay or otherwise. In terms of the small business loan, the Equated Monthly Installment (EMI) will be due on the 4th of every month or the date specified in the sanction letter/welcome letter.

The loan Foreclosure charges are as per the Loan Agreement. The Loan terms as sanctioned are applicable for the specified product as indicated in the loan application and are valid for a period of 30 days only. Where for some reason there is a delay in concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that; The executive has not made any commitments to me/us regarding the loan quantum/sanction process(or) promised any deviation/waivers. The executive has collected self-attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us. We have not given/made any payment in cash, bearer cheque or kind along with or in connection with this loan application to the said executive (or) to any other employee of the bank(or) to any other third party.

- ☐ The details of loan terms / conditions inclusive of all charges have been read by me /us in full read out to me/us (In vernacular) and understood by me/us.
- ☐ लोन के नियमों/शर्तों के विवरण सभी चार्ज सहित मैंने/हमने पूरी तरह पढ़ लिए हैं, मेरे/हमारे लिए (प्रादेशीक भाषा में) पढ़े गए हैं तथा मैंने/हमने इन्हें समझ लिया है।
- ☐ सर्व शुल्कांसह कर्जाच्या नियम/अटींची सविस्तर माहिती मी/आम्ही वाचली आहे, मला / आम्हाला (प्रादेशिक) भाषेमध्ये वाचून दाखवण्यात आली आहे आणि ही मला/आम्हाला समजली आहे.
- ☐ તમામ ચાર્જસ સહિત લોનનાં નિયમો અને શરતોને મેં/અમે વાંચ્યાં છે, મને/અમને (દેશી ભાષામાં) વાંચી સંભળાવવામાં આવ્યાં છે અને મેં/અમે એ સમજુ લીધું છે.
- ☐ ಸಾಲದ ನಿಬಂಧನೆಗಳನ್ನು/ಪರಕುಳಗಳನ್ನು ಮತ್ತು ಎಲ್ಲ ಕುಲಗ್ಗಳ ವಿವರಗಳನ್ನು ನಾನು/ನಾವು ಸಂಪೂರ್ಣವಾಗಿ ಓದಿ, ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ; ನನಗೆ/ನಮಗೆ (ಮಾತೃಭಾಷೆಯಲ್ಲಿ) ಸಂಪೂರ್ಣವಾಗಿ ಓದಿಕೊಳ್ಳಲಾಗಿದ್ದು, ಅದನ್ನು ನಾನು/ನಾವು ಅರ್ಥಮಾಡಿಕೊಂಡಿದ್ದೇನೆ/ವೆ.
- ☐ రణం నియమ నిబంధనలు/చార్జీల నికరం వివరాలు నేను/మేము పూర్తిగా చదివాము, నాకు/మాకు చదివి వినిపించబడింది (మాతృ భాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.
- ☐ અણનેત્રા કડ્ડಣનાકાં દર્પડ કડ઼ણકકાણ વિતિકાં/ત્રિપન્થતણેકાણેંં વિપરખકણે નાણં/ત્રાખકાં પડકત્રા પૂત્રિત્ર કોઁણંત્રાંણેંં/કોઁણંત્રાંણેંંગોંમ અલંલત્રા ંણકાણં/બંખકાણં પૂત્રિત્ર કોઁણંકાંં આપ્ય વિપરન્થત્રિય મોઘાત્રિય નેંણકત્રાંં/બંખકણંકત્રા પડકત્રાંંકાંડડપડંત્રાંણેંં.
- ☐ గాఢపా గుణాగ్రముక్త్యం ద్విపరముక్త్యం యదైతన్యము సద్విచిత్రముగా జరిగెనట్టి గాఢపా/సద్విచి వినపించబడింది (మాతృభాషలో) మరియు నేను/మేము అర్థంచేసుకున్నాము.