

CAPITAL SMALL FINANCE BANK LIMITED

(H.O. : MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar)

Branch : _____

Application form for CC, ODP, ODT, WCTL and Project Financing
(To be submitted alongwith documents as per check list) (For office use)

1. Name of the Enterprise : _____

2. Registered Office Address
(In case of registered bodies e.g.
Companies, societies etc). : _____
_____3. Business Address
(Industry/ Shop/ Office) : _____
_____4. Whether belong to SC/ST/ OBC/
Minority Community (Tick the applicable
Column) : SC/ST OBC Minority5. Telephone No. _____ E-mail ID _____
Mobile No. _____ PAN No. 6. Constitution : Proprietor/ Partnership firm/ Pvt. Ltd. /Ltd. Company/Co-operative Society
Date of Establishment : _____

7. Name of Proprietor/Partners/ Directors of Company and their address

Name	Age	Academic Qualification	Residential Address	Tele. No. Residence	Experience in the line of activity

8. Activity : Existing : _____

Proposed : _____
(If a different activity other than existing activity is proposed)

9. Names of Associate Concerns and nature of Association

Name of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Association	Extent of interest as a Proprietor/ Partner/ Director or just Investor in Associate Concern

10. Relationship of Proprietor/ Partner/Director with the officials of the Bank/Director of Bank: _____

10 (a) Credit Facilities Existing (Amount In Lac)

Type of facility	Limit (In Lac)	O/s as on	Present Banking with	Security Lodged	Rate of Interest	Repayment Terms
Current A/c						
Cash Credit						
Term Loan						
LC/BG						
If Banking with this Bank, Customer ID be given here						

10 (b)

It is certified that our unit has not availed any loan from any other Bank/ Financial Institution in the past and I am not indebted to any other Bank/ Financial Institution other than those mentioned in column 10(a) above.

11. Credit Facility Proposed

Type of Facility	Amount (In Lac)	Repayment Terms (In Lac)	Purpose for which required	Primary Security (Details with approx. value to be mentioned)
Cash Credit/ODP ODT/WCTL & Project Financing				
Term Loan				
LC/BG				
Bill Discount/ Bill Purchase				

In case of term loan requirements, the details of machinery/asset may be given as under :

Type of Machine/ Asset to be purchased	Purpose for which required	Whether imported or indigenous	Name of Supplier	Total cost of Machine (In case of imported machine, the breakup of basic cost, freight, insurance & Custom duty may be given)	Contribution being made by the borrower	Loan required

12. Details of collateral security offered, if any, including 3rd party Guarantee :

13. Past performance/Future Estimate (Actual performance for two previous years, estimate for current year and projections for the next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan).

(Amount in lac)

	Past Year (Actual)	Past Year (Actual)	Current Year (Provisional)	Next Year (Projected)	Next Year (Projected)
Capital					
Unsecured Loans					
Total Long Term Funds					
Gross Profit					
Net Profit					
Net Sales					

14. Status regarding statutory Obligations

Statutory obligations	Whether complied with (Write Yes/No) If not applicable then write NA	Remarks (Any other details in connection with the relevant obligations to be given)
1. Registration under shops and establishment Act		
2. Registration with Industry Deptt. (Provisional/ Final)		
3. Drug License		
4. Latest Sales Tax return filed		
5. Latest Income tax return filed		
6. Any other statutory dues		

Signature	Signature	Signature

Signature of Individual/Proprietor/ Partner/ Director whose photo is affixed above

Only one photo of Individual/proprietor/ Each Partner/ each working Director is required to be affixed. Each photo will be certified/attested by the Branch Team with Name & signature on the photograph with Branch stamp. The concerned staff will put his name below the signature.

I/we hereby give my consent to the processing of my Personal Information and Sensitive Personal Data or Information which I/we hereby voluntarily provide to the Bank and acknowledge that the shared Personal Information and Sensitive Personal Data or Information represents sensitive personal data or information within the meaning of Section 43A of Information Technology Act, 2000 and Section 3 of Information Technology (Reasonable Security Practice and Procedure and Sensitive Personal Data or Information) Rules, 2011 ("Data"). I/we hereby represent that I/we have been informed of the fact that my Bio-metrics and Data, will be processed and I/we hereby give my voluntary, unequivocal and informed consent hereto. I/we hereby give my consent to the Bank to disclose my/our Data to third parties/vendors and that the Bank shall be entitled to transfer such data or information in particular to the following categories of recipients not limited to the Bank's suppliers, the Bank's employees, providers of marketing and advertising services to the Bank, and other parties in other contractual relationship with the Bank. I/we further give my consent to the Bank to share my Data with Government Agencies/regulatory/statutory bodies mandated under the law as and when required to obtain information for the purpose of verification of identity, or for prevention of intrusion or spread of computer contaminant, detection, investigation, analysis, including cyber incidents/security, prosecution and punishment of offences related thereto. I/we have no objection to the Bank providing me information on various products, offers and services rendered by the Bank through any mode (including without limitation through telephone calls/ SMS/ E-mail) and authorize the Bank/ its group companies/ its agents/ its representatives for the above purpose. I/we agree to

indemnify and keep indemnified the Bank and the persons or entities from whom it may obtain, or with whom it may disclose or verify my Data free and harmless from any liability arising from the use of any such Data. I/we understand that the Bank reserves the right to amend or supplement this consent form with future effect at any time, as far as the changes made are in the interest of the Customer. I/we hereby have no objection and give my/our consent for receiving OTP (One Time Password) on my/our registered mobile number for the purpose of authentication of this consent form.”

I/we certify that all information furnished by me/us is true; that I/We have no borrowing arrangement for the unit except as indicated in the application; that there are no overdues/statutory dues against me/us/promoters except as indicated in the application; that no legal action has been/is being taken against me/us/ promoters; that I/we shall furnish all other information that may be required by you in connection with my/our application that this may also be exchanged by you with any agency you may deem fit and you, your representative, representatives of Reserve Bank of India or any other agency authorised by you, may at any time, inspect/verify my/our assets, books of accounts etc., in our factory/ business premises as given above.

Date : _____

Signature of the applicant(s)
with seal

Signature of the Guarantor(s)

Check List

1. Proof of Identity : Voters ID card/ Passport/ driving License/ PAN card/ Signatures identification from present bankers of proprietor, partner or Director (If a Company) etc., as per KYC policy of the bank.
2. Proof of residence : Recent telephone bills, electricity bill, property tax receipt / passport / voter's ID card of proprietor, partner or Director (If a Company) etc., as per KYC policy of the bank.
3. Proof of business address
4. Proof of Minority
5. Last three years balance sheets of the units along with income tax / sales tax returns etc. (Applicable for all cases above Rs. 5.00 lacs) for cases of Rs. 10.00 lacs & above, the audited balance sheets are necessary.
6. Memorandum and articles of Association of the company/ Partnership deed of Partners etc.
7. Assets and liabilities statement of Promoters and guarantors along with latest income tax returns.
8. Rent agreement (if business premises on rent) and clearance from pollution control board if applicable
9. Registration with industry department (if applicable).
10. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan (for all cases above Rs. 5.00 lac))
11. Account statement for the last six months
12. In case of takeover advances, sanction letter of facilities being availed from existing bankers/ financial institutions along with detailed terms and conditions.
13. Profile of the Unit (Including names of promoters, other directors in the company, the activity being undertaken, address of all offices and plants, shareholding pattern etc. (Applicable for cases with exposure above Rs. 10.00 lacs)
14. Last three years balance sheets of the Associates/ Group Companies (If any) (Applicable for cases with exposure above Rs. 5.00 lacs)
15. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired from whom to be acquired, price, names of the suppliers, financial details like capacity of machine, capacity utilization assumed, production, sales, projected profit and loss and balance sheets for the next 7 to 8 years till the proposed loan is to be paid, the details of labour, staff to be hired, basis of assumption of such details etc. (Applicable for cases with exposure above Rs. 10.00 lacs)
16. Review of accounts containing month wise sales (quantity and value both), production (quantity and value both), imported raw material (quantity and value both), indigenous raw material (quantity and value both), value of stock in process, finished goods (quantity and value both), debtor's, creditor's, bank's outstanding for working capital limits, term loan limits, bill discounted. (Applicable for cases with exposure above Rs. 10.00 lacs)
17. Photocopies of lease deed/title deeds of all the properties being offered as primary and collateral securities.
18. Position of accounts from the existing bankers and confirmation about the asset being standard with them. (In case of takeover)
19. Manufacturing process, If applicable, major profile of the executives in the company, any tie-ups about raw materials used and their suppliers, details about the buyers, details about major competitors and the company's strength and weaknesses as compared to their competitors etc. (Applicable for cases with exposure above Rs. 10.00 lacs)

The checklist is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity.

property	Above Rs.5.00 lac upto Rs.10.00 lac—Rs.3000/- Above Rs.10.00 lac upto Rs.25.00 lac- Rs.4000/- Above Rs.25.00 lac- Rs.5000/- (Not applicable in deceased cases)	
Follow up & Recovery charges	Loan amount upto Rs.5.00 lac - Rs.250.00 per event Rs.5.00 lac to Rs.25.00 lac - Rs.500.00 per event Above Rs.25.00 lac - Rs.750.00 per event	
Repossession Charges	Loan Amount Upto Rs.5.00 lac Rs.5000.00* Rs.5.00 lac to Rs.25.00 lac - Rs.15000.00* Above Rs.25.00 lac - Rs.20000.00* *Or actual amount spent, whichever is higher	
Solvency Certificate Charges	Upto Rs.100.00 lac -Rs.1000.00 per event Above Rs.100.00 lac -Rs.5000.00 per event N.A. for clients availing working capital limits from CSFB	
Commitment Charges for CC/OD limit for business	In case of utilization below 65% of sanctioned limit/drawing power-	
	Working capital limit upto Rs.5.00 lac	NIL
	Rs.5.00 lac to Rs.25.00 lac	1% of the amount underutilized subject to maximum of Rs.5000 per annum
	Rs.25.00 lac to Rs.50.00 lac	1% of the amount underutilized subject to maximum of Rs.10000 per annum
	Above Rs.50.00 lac	0.75% of the amount under utilized
	<p>Note:</p> <ol style="list-style-type: none"> The power to grant exception/concession in the Commitment charges shall be as per the empowerment matrix applicable for processing charges. The charges shall be calculated and charged immediately after the end of each FY. Average balance utilization for the complete financial year shall be considered for calculation. In case, the ageing of account is less than one year, the average balance utilization for such shorter period shall be considered and charges shall be calculated on pro-rata basis. However, the charges shall not be applicable in case the ageing of account is less than 6 months <p>Instances</p> <ol style="list-style-type: none"> In CC limit of Rs.40 lac, the average utilization during the FY is Rs.10 lac, i.e. 25% of the sanctioned limit. The underutilized amount shall be Rs.16 lac [40 lac*(65%-25%)]. The Commitment charges in this case shall be [1%*40 lac*(65%-25%)] = Rs.16,000 subject to max. Rs.10000. Thus, only Rs.10,000 shall be charged. In CC limit of Rs.100 lac, the average utilization during the FY is Rs.30 lac, i.e. 30% of the sanctioned limit. The underutilized amount shall be Rs.35 lac [100 lac*(65%-30%)]. The Commitment charges in this case shall be [0.75%*100 lac*(65%-30%)]=Rs.26250 	

	<p>3. In CC limit of Rs.100 lac, the average utilization during the FY is Rs.80 lac, i.e. 80% of the sanctioned limit. Commitment charges shall not be applicable in the said case.</p>										
<p>Premature Charges</p>	<p>Term loans for Rs.1.00 cr & above and project loans(irrespective of amount):</p> <table border="1" data-bbox="475 348 1494 594"> <thead> <tr> <th data-bbox="475 348 988 380">If adjusted/taken over within</th> <th data-bbox="988 348 1494 380">Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 380 988 422">1 year of account opening</td> <td data-bbox="988 380 1494 422">5.00%</td> </tr> <tr> <td data-bbox="475 422 988 464">2 years of account opening</td> <td data-bbox="988 422 1494 464">4.00%</td> </tr> <tr> <td data-bbox="475 464 988 506">3 years of account opening</td> <td data-bbox="988 464 1494 506">3.00%</td> </tr> <tr> <td data-bbox="475 506 988 594">After 3 years but before 1 year of scheduled date of expiry</td> <td data-bbox="988 506 1494 594">2.00%</td> </tr> </tbody> </table> <p>Other Loans :</p> <p>In case the account is adjusted before 1 year of the scheduled date of expiry, premature charges will be levied @1%</p> <p>In case the account is taken over by some other bank, the premature charges will be levied @ 2%.</p> <p>Minimum Rs.500.00</p> <p>(Charges to be calculated on outstanding balance or Drawing Power, whichever is higher)</p>	If adjusted/taken over within	Charges	1 year of account opening	5.00%	2 years of account opening	4.00%	3 years of account opening	3.00%	After 3 years but before 1 year of scheduled date of expiry	2.00%
If adjusted/taken over within	Charges										
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<p>Cash Handling Charges</p>	<p>Applicability: <u>CC/OD, KCC,OD against Deposits/Securities and GCC</u></p> <table border="1" data-bbox="502 1031 1485 1388"> <thead> <tr> <th data-bbox="502 1031 1015 1062">Limit to multipliers</th> <th data-bbox="1015 1031 1485 1062">Cash deposit charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="502 1062 1015 1121">Upto 5 times of average utilization subject to Min of Rs.5 Lac</td> <td data-bbox="1015 1062 1485 1121">No charge</td> </tr> <tr> <td data-bbox="502 1121 1015 1209">Above 5 times but not more than 7.5 times of average utilization subject to Min of Rs.5 Lac</td> <td data-bbox="1015 1121 1485 1209">Rs.2/1000</td> </tr> <tr> <td data-bbox="502 1209 1015 1297">Above 5 times but not more than 15 times of average utilization subject to Min of Rs.5 Lac</td> <td data-bbox="1015 1209 1485 1297">Rs.3/1000</td> </tr> <tr> <td data-bbox="502 1297 1015 1388">Above 5 and more than 15 times of average utilization subject to Min of Rs.5 Lac</td> <td data-bbox="1015 1297 1485 1388">Rs.4/1000</td> </tr> </tbody> </table> <p>*For small denomination charges will be applicable as per note 2 below.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. In case any account remains in credit balance throughout the month, charges shall be applied as per Current plus Account Category. 2. Small denomination notes (Rs 50 & below) shall be accepted upto Maximum of Rs 20000 per account per month free of cost, afterwards Rs 10 per packet shall be charged. 3. Average utilization shall be considered for the current month. 4. In OD against deposits/securities, the exemption limit will be Rs. 2.5 lac per month, over and above shall be charged as per above schedule. 5. For Cash deposit at Non-parent branch, charges as per extant guidelines shall continue as per the existing Schedule of Charges. 	Limit to multipliers	Cash deposit charges	Upto 5 times of average utilization subject to Min of Rs.5 Lac	No charge	Above 5 times but not more than 7.5 times of average utilization subject to Min of Rs.5 Lac	Rs.2/1000	Above 5 times but not more than 15 times of average utilization subject to Min of Rs.5 Lac	Rs.3/1000	Above 5 and more than 15 times of average utilization subject to Min of Rs.5 Lac	Rs.4/1000
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Above 5 and more than 15 times of average utilization subject to Min of Rs.5 Lac	Rs.4/1000										

***Note :**

DDcharges, Collection charges & other service charges in case of CC/OD limit upto Rs. 2.00 lac shall be applicable as per Normal Current Account Scheme.

DDcharges, Collection charges & other service charges in case of CC/OD limit above Rs. 2.00 lac shall be applicable as per Capital Current Account Scheme.

No Processing, loan related or other service charges to be levied on Priority sector loans upto Rs.25000.00 (including GCC, DRI, Debt Swap)

Signature of the applicant
with seal