

RETAIL LOAN APPLICATION FORM – ADDENDUM FOR CO-APPLICANT / GUARANTOR

To be filled in BLOCK LETTERS

Fix a latest
photograph
of the
Co-applicant/
Guarantor

A. INDIVIDUAL CO-APPLICANT / GUARANTOR

Existing Cust. ID				CKYC Number			
Applicant Full Name	Title	First Name	Middle Name	Last Name			
DOB			Mother's Maiden Name			Father's Name	
Religion	☐ Hindu	☐ Muslim	☐ Christian	☐ Sikh	☐ Jain	☐ Parsi	☐ Other
Person with Disability	☐ Yes ☐ No						
Residence Status	☐ Resident Indian	☐ NRI	☐ PIO	☐ OCI	Country of Residence	PEP ☐ Yes ☐ No	
Category	☐ General	☐ SC	☐ OBC	☐ Other	No. of Dependents		
Marital Status	☐ Married	☐ Single	☐ Other	Gender	☐ Male	☐ Female	☐ Third Gender
Current Address							Staying Since
Landmark					City		
State					PIN		
Mailing Address							Staying Since
Same as above							Month
☐ Yes ☐ No					City		
Landmark					PIN		
State							
Resident Type	☐ Owned ☐ Rented ☐ Others						
Contact Details	Mobile				Phone		
WhatsApp				Social Media ID			
Email							
Preferred Delivery Mode	☐ Mail	☐ Email	☐ Both	Please ensure you have a valid Email ID	Preferred Mailing address	☐ Current Address	☐ Mailing Address

B. ADDRESS & KYC DETAILS

Document	Submitted	ID Number	Current Address	Mailing Address	ID Proof
Aadhaar Card	☐	LAST 4 DIGITS ONLY	☐	☐	☐
PAN Card	☐				☐
Passport	☐		☐	☐	☐
Driving License	☐		☒	☒	☒
Voter ID Card	☐		☐	☐	☐
NREGA Card	☐		☐	☐	☐
National Population Register- Letter	☐		☐	☐	☐

C. ADDITIONAL FOR NON INDIVIDUAL CO-APPLICANT

Entity Name					
Dol					
Udyam Reg. Certification	U D Y A M ☐ ☐ ☐				
PAN Card (Entity)	☐		☐	☐	☐
Proof of Constitution (CIN/LLPIN/DPIN / DIN/TIN/ NIC code)	☐		☐	☐	☐
GST Registration	☐		☐	☐	☐
Shops & Establishment Certificate	☐		☐	☐	☐
Utility Bills (CA No.)	☐		☐	☐	☐
Office Address					
Landmark		City			
State		PIN			

D. EMPLOYMENT / BUSINESS DETAILS CO-APPLICANT / GUARANTOR

(A) Employment Details

Name of Organization							
Designation							
Address							
Contact Details	Mobile						
	Phone						
Office Email ID							
Employment Nature	☐ Salaried	☐ Self-Employed Non-Professional	☐ Self-Employed Professional	Current Work Experience Years	Total Work Experience Years	Current Business stability Years	Total Business stability Years
Qualification	☐ SSC	☐ HSC	☐ Diploma	☐ Under Graduate	☐ Graduate	☐ Post Graduate	☐ Professional

(B) Business Details

Business / Employer Constitution	☐ Public Ltd.	☐ Pvt Ltd	☐ MNC	☐ Partnership	☐ Proprietorship	☐ Government	☐ PSU	☐ LLP	☐ Other
Industry Type	☐ Trading	☐ Manufacturing	☐ Services	☐ Other	Net Monthly Income (in Lakhs)		₹		
Business Premises	☐ Owned	☐ Rented	☐ Commercial	☐ Residential	☐ Plot	☐ Warehouse	☐ Industrial	☐ Others	

E. BANK & LOAN DETAILS CO-APPLICANT / GUARANTOR

Bank										
Branch										
IFSC										
A/C Type	☐ SA	☐ CA	☐ OD	☐ CC						
Bank A/C No.										
No. of Active Credit Cards		No of Active Loans		☐ HL	☐ Auto	☐ PL	☐ LAP	☐ BL	☐ OD	☐ WC

*I hereby declare that the above information is true and correct and total monthly obligation declared herewith is confirmed by me. I understand that if the declaration given is found incorrect, Bank has the rights to decline my application or approve a different loan amount post verification.

F. LEGAL ENTITY IDENTIFIER DECLARATION (APPLICABLE FOR NON INDIVIDUAL ONLY)Name of Borrower:

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan/credit facility is above Rs. 10 Crore. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

1) LEI No.: 2) LEI Issuer: 3) LEI Issuance Date: 4) LEI Expiry Date:

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is between ₹ 5 Crore to ₹ 10 Crore. We will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to CSB Bank once we obtain the same.

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is below ₹ 5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.

☐ I/we confirm that if total banking exposure of our firm/company goes beyond ₹ 5 Crore during the tenure of the loan/credit facility, we will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to CSB Bank once we obtain the same.

I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

Signature**G. FATCA-CRS DECLARATION CO-APPLICANT / GUARANTOR**

(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/ies mentioned in the table below: 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 Purposes* ☐ Resident ☐ Business ☐ Registered Office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify) %	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark		
			PIN	State	Country

#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.

Signature

H. CUSTOMER DECLARATION

"I/We have applied for loan at CSB Bank Limited. I/We undertake, declare, agree and confirm that: 1. I / We understand the Risk Gradation and Interest Rate on a Loan that I / We have applied for will be based on Loan amount, tenure, down payment, Security / Collateral offered for the Loan, risk parameters, market conditions, cost of funds, loan history with CSB Bank, credit score provided by credit information company, my / our age, income and any other information as may be required for the purpose of credit evaluation. 2. I / We am / are aware the normally applicable interest on loans and other charges are available on the website <https://www.csb.co.in> in 3. I/We acknowledge application of loan, applicable schedule of charges along with documents to be submitted for my loan processing with CSB Bank. 4. All particulars, information, copies of financials/bank statements/title records/legal and other documents and details given/filled in or submitted along with this Loan Application, or tab/mobile app based Application form filled by CSB Bank representative are true, correct, and updated in all respects and that no information/details whatsoever has been withheld/concealed. The information/details/documents submitted by me/us including sensitive personal information shall form the basis of the credit appraisal done by CSB bank and any loan/service or amount thereof that CSB Bank may decide to grant to me/us at its sole discretion. 5. In case any discrepancy is found or observed from the documents/information/detail submitted by me/us, CSB Bank shall, in its sole discretion, be entitled to cancel the sanction at any stage or recall the loan, if already disbursed. 6. I/We have never defaulted in any loan availed from CSB bank or any other bank/financial institution. 7. No award, decree, judgement or order has been passed against me/us involving breach of contract, tax malfeasance or other misconduct which could have any adverse effect on my/our capacity to repay the loan. 8. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedings or any proceedings for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my/our assets 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. 9. I/We specifically authorize CSB bank and all its group/business associate companies and their employees, agents and representatives to collect, exchange, share or part with all or any information for any purpose including cross selling and referrals. 10. I/We acknowledge and agree that CSB Bank shall have, in its absolute discretion and without assigning any reason (unless required by applicable law), the right to accept or reject the Loan Application and CSB Bank shall not be responsible 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 or arising out of such rejection, or any delay in notifying me/us of such rejection, of my/our application. Quantum of the loan will be finally decided by CSB Bank and CSB has not made any commitment to me/us regarding the same. 11. The amount of loan shall be decided by CSB Bank in its sole discretion and CSB Bank does not and has not made any commitment to me/us regarding the same. 12. CSB Bank is not under any obligation under any circumstances whatsoever to refund registration/upfront/processing fee or any fee by whatever name called once paid. 13. All payments including for stamp duty, registration fee, legal fee, valuation charges, ROC filing charges (if applicable), documentation charges and any other out of the pocket expenses as per actuals shall be borne by me/us. 14. I/We understand that the disbursement will be subject to production of necessary documents as may be required by CSB Bank from time to time, satisfactory completion of CSB Bank appraisal and documentation process and compliance with CSB laid down norms/guidelines. 15. Any change in information submitted with this Loan Application or thereafter including change in address(es), employment or profession, income, telephone number etc. shall be promptly informed to CSB. 16. I/We confirm that I/we shall cooperate with CSB and furnish additional documents and/or shall execute such other documents, if necessary to enable CSB to abide by/comply with all other existing/further directives of the statutory/regulatory authorities/any other authority in accordance with applicable laws. 17. I/We authorize CSB to disclose any information/documents submitted with Loan Application or anytime thereafter or relating to me/us, of the loan(s) proposed to be availed by me/us, as CSB may deem appropriate and necessary, to Reserve Bank of India, tax authorities, Credit Bureaus, third parties, credit rating agencies, TransUnionCredit Information Bureau (India) Ltd. or any other agency authorized in this behalf by RBI, or Government or any regulatory/statutory/judicial/quasi-judicial authority and also to obtain information from these agencies/authorities etc. with respect to me/us so as to enable CSB to appraise my/our Loan Application. 18. I/We undertake that (a) CIBIL and any other agency so authorized may use, process the said information and data disclosed by CSB in the manner as deemed fit by them; and (b) CIBIL and any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank/Financial Institutions and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf. 19. I/We hereby authorize CSB as may be required in order to enforce the rights of CSB pursuant to the provisions of the insolvency and Bankruptcy Code, 2016 and required to monitor the Loan and the utilization thereof, and/or to take steps toward the recovery of the Outstanding Amounts. 20. I/We authorize CSB to contact me/us for products and services offered by CSB or any service provider regarding dues, marketing schemes, various other financial and insurance products, etc. in any of the following methods: (a) Telephone even if the Applicant's name appears in Do Not Call Register. (b) E-mail (c) SMS (d) Whatsapp; (e) other communication channels under applicable laws. 21. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this Loan Application and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned/required to be done in this regard. 22. I/We hereby declare that information given by us in application form and digital application form, if there is any inconsistency, the information provided in digital form will prevail. 23. I/We expressly and irrevocably give further consent that CSB is entitled (but not obliged) to contact at any such place, person/or entity, reasonably believed by CSB of having any connection with the Applicants, details of which may be available with CSB either directly or indirectly in order to establish contact with the Applicants, disclose relevant information regarding the Loan or procure information that may be relevant for CSB to service the Loan or exercise its rights and obligations in terms of the T&C. 24. No money or fees has been solicited or paid in cash to any CSB employees/business associates during the process of application submission. 25. Any information or data disclosed to CSB pursuant to the Loan Application Form and the T&Cs has been provided out of the Applicant's own free will and volition. 26. CSB may collect, use, process, store, transfer the information or data, including any sensitive personal information or data, for any or all of the following purposes : (i). Of data processing, statistical or risk analysis, conducting credit or KYC or anti-money laundering checks, credit risk management, or monitoring the Applicant's credit worthiness. (ii). Of meeting the disclosure requirements of any law binding on CSB. 27. I/We agree that submission of the Loan Application does not imply automatic approval of the loan by CSB. CSB may request for additional documents other than those submitted along with the Loan Application. I/We confirm that the executive who collected my/our applications/documents has informed me/us and I/we am/are fully aware that -1. Any tax, fee, cess, duty etc. as may be applicable and payable from time to time will be charged in connection with the loan. 2. CSB is not liable for the safe keeping and return of any documents/papers or copies thereof submitted along with the Loan Application. 3. CSB shall not be liable to process any incomplete/defective applications and CSB shall not be responsible for any resulting delay or otherwise. 4. The Loan Application, documents/photographs or any other detail etc. once submitted by me/us will not be returned under any circumstances whatsoever by CSB. This application form is considered valid unless the applicant revokes the same. 28. With regard to our loan account, in case CSB is unable to establish positive contact on the registered number and/or address, I/we authorize CSB to get in touch with the Co-borrower(s) / Reference(s) whose details have been shared in the Loan Application Form. 29. DPDP ACT-I/We acknowledge that CSB may process my/our personal data in accordance with the provisions of the Digital Personal Data Protection Act, 2023 (as amended from time to time) and other applicable data protection laws in India. I/We confirm that I/we have read and understood CSB Bank's Privacy Policy, which is available on the CSB Bank website. 30. I/We understand that any sensitive personal data or information (SPDI) provided by me/us will be handled and processed by CSB with the highest level of security and confidentiality, as required by law. I/We agree that CSB may transfer my/our personal data to third parties, including entities located outside India, for purposes related to credit evaluation, loan processing, and other lawful purposes, in compliance with the Digital Personal Data Protection Act, 2023, and CSB Bank's policies. 31. I/We hereby declare and confirm that any purchase by me/us of any insurance product is purely voluntary and we have clearly understood the insurance product offering made by the insurance company. 32. I do hereby declare that, in case I have submitted deemed OVD as a proof of my current address, I will submit any one of the Officially Valid document within period of three months from the date of the loan application with updated current address as mentioned in the deemed OVD submitted by me as part of this application. 33. I/We hereby declare that there is no change in the personal information, occupation, contact details provided at the time of all my previous applications / last application submitted by me. 34. I/We hereby declare that in case of any update in the aforementioned information, it shall be provided to the CSB Bank representative along with supporting documents along with loan application form. 35. I/We, give my/our consent to download my/our KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my/our identity and address from the database of CKYCR Registry. I/We, understand that my/our KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc. (Do share the OTP received to consent) OR

Connected Lending Undertaking:

The borrower shall undertake that

1. None of the directors of CSB Bank or relatives of directors (as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions) is a director / partner, manager, managing agent, employee or guarantor of the borrower or of a subsidiary of the borrower or of the holding company of the borrower and that none of them hold substantial interest in the borrower or its subsidiary or its holding company.
2. To the best of the borrower's knowledge none of the directors of any other bank or the subsidiaries of the banks or trustees of mutual funds / venture capital funds set up by the banks or their relatives as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions is a director / partner, manager, managing agent, employee or guarantor of the borrower and that none of them holds substantial interest in the borrower.
3. To the best of the borrower's knowledge none of senior officials of the bank or the participating banks under consortium or their relatives as defined in the RBI Master Circular - Loans and Advances - Statutory and Other Restrictions is a director / partner, or guarantor or members of HUF of the borrower and that none of them hold substantial interest in the borrower.

In case if any of the above stated declarations is breached, the borrower shall inform the bank immediately. In case of non-compliance with the undertaking or giving wrong undertaking in relation to Connected Lending, at any time during the currency of loan, the bank reserves the right to recall the loan immediately.

UIDAI

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 (OTP) data (and/or any similar authentication data) for the purposes of establishing my identity for "Retail Loan" (PL/EL/AL/CV/CE/HCF/IE/MLO) 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.

CKYC

I hereby give my consent to share/retrieve my personal & KYC details with/from Central KYC Registry. Further I give my consent to receive information from Central KYC Registry through SMS/E-mail on the registered mobile number/E-mail address

Declaration: In case this application form is digitally filled, it has to be submitted from your (main applicant) Official / Personal Email ID and directly sent to CSB Bank officer. In which case, it would be deemed consent to process the application further & no signature would be required to be obtained on this application form.

☐ I/We do not wish to provide by consent to download my/our KYC records from Central KYC Registry (CKYCR).

Signature

☐ For declaration w.r.t. change tick box option:
There is change in the information available in the documents downloaded from CKYC portal.

Declaration: In case this Application form is digitally filled, it has to be submitted from your (Main Applicant) Official/Personal Email ID and directly sent to an CSB Finance officer. In which case, it would be deemed consent to process the application further & no signature would be required to be obtained on this application form.

I. ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date

To

CSB Bank has received your loan application. CSB Bank will convey its decision within 45 days from the date of the 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 form for loan and/or any additional documents as may be required by CSB Bank for proper appraisal of the application. The computation of the timelines shall start from the day on which all documents required for a proper appraisal of the loan application are provided by applicant to CSB Bank.

For CSB Bank
Authorised Official