



FOR THE USE OF BC	
BC Customer Ref. No: 77941611988301	Date: 1 5 1 1 2 0 2 2
BC Branch Name: KARUR	
BC Branch Code: 0 2	Member Loan Cycle: 0 1
BC Branch Type: Rural <input checked="" type="checkbox"/> Semi-Urban <input type="checkbox"/> Urban <input type="checkbox"/>	BC Branch Location Type: Banked <input checked="" type="checkbox"/> Unbanked <input type="checkbox"/>

CUSTOMER INFORMATION (* Fields are Mandatory)

Applicant Name:* DIVYA VERGEENA CLARENCE VIJAYARAJ	Age* 2 2	DOB* 0 1 0 3 2 0 0 0
Applicant ID:* CIMS21TN0216	Gender:* <input type="checkbox"/> M <input checked="" type="checkbox"/> F <input type="checkbox"/> TG	
Spouse Name:* JAYAKUMAR RAKAVAN	DOB* 1 8 0 4 1 9 7 6	
Father Name:* D/O: CLARENCE VIJAYARAJ	Mother Name: MOTHER	
AADHAAR No:* XXXXXXXX9469	PAN:	
Voter ID: WJB4274205	Other ID Type:	
Marital Status:* <input checked="" type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow <input type="checkbox"/> Divorced <input type="checkbox"/> Third Gender		
Education Qualification* <input type="checkbox"/> Illiterate <input type="checkbox"/> 10th and Below <input type="checkbox"/> Intermediate <input checked="" type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate		
Community* <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Buddhist <input checked="" type="checkbox"/> Others		
Category* <input checked="" type="checkbox"/> General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> Others	Family Annual Income (in Rs.) 156000	
Occupation/Business Activity* SALARIED		
Physically Challenged/Differently abled <input checked="" type="checkbox"/> No <input type="checkbox"/> If Yes, Type of Disability _____		

CURRENT ADDRESS	PERMANENT ADDRESS <input checked="" type="checkbox"/> Same as Current Address
NO 79-2 DHASAPPAN STREET COIMBATORE NORTH COIMBATORE TAMIL NADU	
City: COIMBATORE NORTH	City:
District: COIMBATORE NORTH	District:
State: TAMIL NADU Pincode: 6 4 1 0 2 7	State: Pincode:
Mobile Number: 9790494080	Landline Number:

LOAN REQUIREMENTS

I would like to apply for a loan of rupees 36000 (in numbers) THIRTY SIX THOUSAND ONLY (in words) from Karur Vysya Bank Ltd for the purpose mentioned under "Purpose of Loan" with below mentioned loan tenure and frequency.

Loan Tenure: 2 4 months Repayment Frequency: MONTHLY Rate of Interest: 24.00

Processing Fee: NIL for Loans <= Rs.25000, 1% for Loans > Rs.25000

PURPOSE OF LOAN

<input type="checkbox"/> Agriculture and Allied Activities	<input checked="" type="checkbox"/> No Land	<input type="checkbox"/> Agricultural Labourer
<input type="checkbox"/> Own Land	<input type="checkbox"/> <2.48 acre	Specify the purpose CLOTH BUSINESS
<input type="checkbox"/> Rental (<input type="checkbox"/> Tenant <input type="checkbox"/> Oral Lessee <input type="checkbox"/> Share Cropper)	<input type="checkbox"/> 2.48 to 4.94 acre	
	<input type="checkbox"/> > 4.94 acre	

ACCOUNT DETAILS

I request Karur Vysya Bank Ltd to Credit the Loan Amount to be below mentioned Bank Account. I confirm that the Account belongs to me and the Account is active.

Account No:	IFSC Code:
Bank Name:	Branch Name:

DETAILS FOR CREDIT INSURANCE

Insurance Facility Request? Yes No If Yes Member only Member & Co insured

Nominee Name:

Date of Birth: **Age:** **Relationship with Customer:**

Declaration**1. I/We hereby declare, agree and understand that:**

- i. All particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed from Karur Vysya Bank Ltd ("KVB") and in case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We are aware that I/We may be held liable for it. I/We shall furnish such additional writings as may be required in connection with the financial assistance/s required by me/us. I/We also authorise KVB to check reference about me from any bank/persons.
 - ii. I, the Applicant together with the other borrowers mentioned in this application constitute a group having Joint Liability in respect of loans availed by each Group Member of the Group under the Joint Liability.
 - iii. "Group Loan Process" and hereby approve and undertake that the approval of this Joint Liability Group loan application ("Loan Application") by KVB is and shall be subject to the specific terms and conditions contained herein accepted and undertaken by us.
 - iv. I/We shall advise KVB in writing of any change in my/our residential or employment/business address or mobile number or any such change, which may affect my creditworthiness. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.
 - v. I am aware that if any member/s of our center for any reason (even if she leaves or abandons the village) fails to repay the instalment on time, then including myself all our group/center members are responsible to pay full instalments of such loan/s to the Bank.
 - vi. I am aware that, if I do not pay the instalment on time on the day fixed by the Bank, I then the same shall be considered detrimental for the loan facilities of my / our center/other center members of the Micro Loan Product; and I will abide by and follow all rules of the product that may change from time to time.
 - vii. KVB reserves the right to retain the photographs and documents submitted with this application and will not return the same to me/us. I/We understand that the sanction of this loan is at the sole discretion of KVB and upon my/our executing necessary documents and other formalities as required by KVB. I/We further agree that my/our loan shall be governed by the rules/policy of KVB and other legal and regulatory guidelines, which may be in force from time to time.
 - viii. No bankruptcy proceedings is pending against me/us nor have I/We ever been adjudicated bankrupt; I/We am/are not a director or a relative of director of any bank; I/We am/are not a firm in which director or relative of director of any Bank are interested partner or guarantor; I/We confirm that I/We am/are not a director/senior officer/relative of director or senior officer of KVB.
 - ix. KVB shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me or our application and that KVB 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, any costs, losses, damages or expenses, or other consequences caused by reason of such rejection.
 - x. I/We further agree and understand that if my/our application is accepted by KVB Bank and the Agri Micro Loan is disbursed, Savings Bank account will be opened by KVB Bank.
 - xi. The members of the Joint Liability Group (JLG) are not related to each other in any manner.
 - xii. I am aware that with regard to this loan application and disbursement organization will give status information within **30** days from the date of applying this loan application.
 - xiii. Considering my all sources of income, I will take the loan as per my repayment capacity, and I am aware that should not avail loan beyond my repayment capacity.
 - xiv. The mobile number provided in the application form belong to me/ my family member and I/We acknowledge and understand the risk involved in receiving passwords and PINs on such mobile numbers provided by me.
 - xv. KVB is proposing to take insurance policy for the loan amount sanctioned to me /us. In an event of unforeseen circumstances such as death, the claim settlement amount of insurance policy will be directly credited to the loan account. Any balance amount post adjustment will be paid to my/our nominee(s).
 - xvi. I hereby authorize NA to pay the outstanding loan balance as provided in the credit account statement (to be provided by the master policy holder) to KVB/ New Opportunity Consultancy Private Ltd (BC to KVB) ("Master Policy Holder"), in respect of the loan availed by me from the master policy holder (the application number of which is mentioned herein), by deducting the same from the claim proceeds payable to my/our nominee/beneficiary under this group policy on the happening of the insured event.
 - xvii. I/We do not have Permanent Account Number (PAN) and my/our estimated total income (including income of spouse, minor, child etc. as per Section.64 of Income Tax Act, 1961) computed in accordance with the provision of Income Tax Act, 1961 will be less than the minimum taxable income under the Act.
2. I/We hereby authorise and give consent to KVB /NOCPL (BC to KVB) to disclose, without notice to me/us, information furnished by me/us in application form(s)/ related documents executed in relation to the facilities availed from KVB, to KVB's other branches/subsidiaries/affiliates/credit Bureaus/Rating Agencies, service providers, Banks/financial institutions, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that KVB may deem fit.
 3. I/We confirm that KVB has informed me/us of the below:
 - i. I am aware that I should pay annual rate of interest at **24%** on diminishing balance (Rounded to nearest rupee) to this loan.
 - ii. I am aware that 1% Loan Processing fees (non-refundable) will be charged for loan amount of more than Rs.25000/-.
 - iii. Other Charges - Other Charges including but not limited to statutory charges, such as stamp duty on documentation etc., as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.
 - iv. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)
 - v. No commitment has been made to me/us by Bank or any of its representatives regarding the loan quantum/ sanction process or promised any deviation or waiver. Further we have not given / made any payment in cash, bearer cheque or kind along with or in connection with this loan application to any representative of KVB or to any other third party.

- vi. I/We declare that KVB representative has explained the above mentioned terms and conditions in a language understood to me/us.
- vii. I/We hereby declare to receive statement of KVB account on monthly basis.
4. I/We hereby declare that, I/We want to have only one signature for the account as given 'below'.
5. I/We also declare that for the purpose of account operation, a part from the below signature, I would not sign in any other manner and instruct the bank to accept and honor all instruments/instructions issued/given by me bearing the below mentioned signature.
6. I/We hereby agree and understand that KVB shall have a paramount charge, lien and right of set off on all monies standing to the credit of my account/s with KVB against all or any monies payable by me to KVB.
7. I am not defaulter in any NBFC- MFI/Banks/Financial Institutions. If during the loan's tenure I am required to relocate to some other location for reasons like employment, education etc. then I am aware that I have to pay off entire loan outstanding amount immediately.
8. As per RBI Priority Sector loan lending rules,
- Total outstanding of loans which are already taken and are to be taken in the future by any member from NBFC- MFIs/banks/ financial institutions or from any sources (including loans taken/being taken from the Bank), should not exceed Rs.1,00,000/- (Excluding the outstanding of loans availed for meeting medical & education expenses).
 - If the annual household income of borrower of rural area exceeds Rs. 1,00,000/- and if the annual household income of borrower other than rural area (urban & semi urban) exceeds Rs.1,60,000/- such members are not eligible to get loan facilities from the Bank under the **Micro Loan Product**.
 - The loan amount taken by project member during first loan cycle should not exceed Rs. 36000 /- in subsequent loan cycle.
 - If a member wants to avail the loan facility of the Bank, then he/she should not have membership in more than one SHG (Self Help Group)/JLG (Joint Liability Group).
 - I am aware that a borrower cannot have loan from more than two NBFC MFIs including NOCPL.

Aadhaar Seeding/Linking and receiving DBT benefit consent:

I/Hereby, authorise KVB / New Opportunities Consultancy Private Ltd (BC to KVB) to linking/seeding of Aadhaar in my account to be opened by Account opening form in NPCI- Mapping for receiving Direct Benefits.

I Submit my Aadhaar number and voluntarily give my consent to:

- Use my Aadhaar Details to authenticate me from UIDAI.
- Use my Mobile Number mentioned below for sending SMS Alerts to me.
- Link the Aadhaar Number to all my existing/new/future accounts and customer profile (CIF) with your Bank.

OPTION FOR RECEIVING DBT BENEFITS (TICK ONE)

- A. I wish to seed my account No. _____ with NPCI mapper to enable me to receive Direct Benefit Transfer (DBT) including LPG Subsidy from Govt. of India (GOI) in my above account. I understand that if more than one Benefit transfer is due to me, I will receive all the benefit transfer in the same account. (for customer who have not so far seeded account with NPCI Mapper)
- B. I already have an account with _____ (name of Bank) having IIN Number** _____, and seeded with NPCI Mapper for receiving DBT from GOI. I request you to change my NPCI mapping (DBT Benefit Account) to my account with your Bank.
- C. I already have an account with another bank _____ (name of Bank) having IIN Number ** _____, and seeded with NPCI Mapper for receiving DBT from GOI. I do not want to change my NPCI Mapper (DBT Benefit Account) from the existing Bank.
- I do not wish to seed my accounts from your Bank with NPCI Mapper (I will not be getting DBT).

Signature of Customer

BC Representative

Date:

Place:

BC DECLARATION

I have read out and explained the contents of application form and the relevant terms and conditions in connection with loan account to be opened with KVB and all other documents incidental to the aforesaid forms/documents in vernacular language and the applicant has confirmed that he/she understood the same and has agreed to abide by all the said terms and conditions. I have met the applicant in person at the address mentioned in the application form and verified the details provided in the application form. I hereby confirm of having verified the original documents towards identity and address of the applicant. I also confirm that we have checked customer data from credit bureau and all the group members are complying with guidelines prescribed by the bank. I also confirm having verified the details of relationships as stated in the form by the applicant. I also confirm that the customer has signed/ put her thumb impression on the form in my presence.

Application No: CIMS21TN0216

Acknowledgment

I/We Acknowledge receipt of application for loan of INR 36000 on 15/11/2022 (Date) under Agri Micro Loan 'and' No Frill SB Account subject to verification of contents and enclosures (if any). KVB will endeavour to inform you about the status of your application normally within 15 days from the date of receipt of documents/information as required from time to time and furnished by you to KVB.

Name of the BC/Bank Representative

Signature

EMP ID

FORM NO 60 (See second proviso to rule 114B) As Per Income Tax Rules, 1962

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account and who enters into any transaction specified in rule 114B

1.	First Name:	DIVYA VERGEENA CLARENCE VIJAYARAJ							
	Middle Name:								
	Surname:								
2.	Date of Birth / Incorporation of declarant	0	1	0	3	2	0	0	
3.	Father's Name (in case individual):								
	First Name:								
	Middle Name:								
	Surname:								
4.	Flat/Room No:				5.	Floor No			
6.	Name of premises				7.	Block Name/No			
		NO 79-2 DHASAPPAN STREET COIMBATORE NORTH COIMBATORE TAMIL NADU							
8.	Road/Street/Lane				9.	Area/Locality	COIMBATORE NORTH		
		NO 79-2 DHASAPPAN STREET COIMBATORE NORTH COIMBATORE TAMIL NADU							
10.	Town/City	11.		District	12.		State		
				COIMBATORE NORTH			TAMIL NADU		
13.	Pincode	14.		Telephone No(with STD Code)	15.		Mobile No		
				641027			9790494080		
16.	Amount of Transaction(Rs)	36000							
17.	Date of Transaction	1	5	1	1	2	0	2	
18.	In case of Transaction in joint names, No of Persons involved in transaction:								
19.	Mode of Transaction	<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>	Card	<input type="checkbox"/>	
		<input type="checkbox"/>	Draft/ Bankers Cheque	<input checked="" type="checkbox"/>	Online Transfer	<input type="checkbox"/>	Others	<input type="checkbox"/>	
20.	Aadhaar No issued by UIDAI (if available): XXXXXXXX9469								
21.	If PAN not applied, fill estimated total income (including income of spouse, minor child, etc) as per section 64 of Income Tax the above transaction is held								
	(a) Agricultural income (Rs):								
	(b) Other than Agricultural income :								
22.	Details of Document being produced in Support of identify in column 1(refer instruction overleaf)	Document Code:			Document Identification Number XXXXXXXX9469				
23.	Details of Document being produced in Support of identify in column 3 to 13 (refer instruction overleaf)	Document Code:			Document Identification Number XXXXXXXX9469				

Verification

I DIVYA VERGEENA CLARENCE VIJAYARAJ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have Permanent Account Number and my/our estimated total income(including income of spouse, minor child etc. as per Section64 of Income-Tax Act,1961) computed in accordance with the provisions of Income-Tax Act,1961 for financial year in which the above transaction is held will be less than maximum amount not chargeable to Verified today, the 15 day of 11 2022

Place:

1. Witness Name & Signature

2. Witness Name & Signature

Customer Signature
Thumb Impression

ACKNOWLEDGEMENT

APPLICATION NUMBER:

I acknowledge receipt of application for loan of Rs. 36000 on 15/11/2022 (Date) from DIVYA VERGEENA CLARENCE VIJAYARAJ (Customer Name) under Karur Vysya Bank Ltd JLG Program Subject to verification of contents and enclosure (if any) The South Indian Bank will endeavor to inform you about the status of your application normally within 20 days from the date of receipt of documents/information as required from time to time and furnished by you to Karur Vysya Bank Ltd.

Name of Bank Official / Authorised
Business Correspondent official

Emp. Code of Bank Official / Authorised
Business Correspondent official

Sign of Bank Official / Authorised
Business Correspondent official