

Gold Loan Application Cum Ledger Form

Application No.	
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Account Number		Date		Photo of the customer (Using Webcam)
Br Code		Br Name		
Client Name		Client I D		
Address with pin code		Contact Number		
Product Code		Product Name		
Tenor		Repayment Type		
Interest Servicing		Mode of Disbursement		
If Fund transfer		Bank		
Type of Loan		Branch Name & IFSC Code		

INTEREST & CHARGES

Interest Rate		Processing Fee		Appraisal & Service Charge		Stationary Charges	
Purpose of Loan							

DETAILS OF ORNAMENTS PLEDGED:

Description of ornaments pledged	No of Units	Caratage	Weight (In Grams)		Other Deductions/ Margins, if any	Advance Value per gram	Total Advance Value	IBJA value Per Gram	Total IBJA Value*	Packet Details	Remarks (if any)
			Gross	Net							
Total											

**Value mentioned is the total value of the collateral as on date of pledge/disbursement based on the rate published by IBJA (Indian Bullion and Jewellers Association)

Photo of the ornaments (Multiple Photos)	Photo of the ornaments (Multiple Photos)	Photo of the ornaments (Multiple Photos)
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Loan Amount requested		Eligible Loan Amount		Existing Exposure with CSB	
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I hereby declare that:

- The particulars of crops cultivated/allied activities/ancillary activities undertaken by me which is mentioned above are true and correct and that loan amount will be utilised exclusively for the stated purpose.
- I have not availed loan for the same purpose from CSB/other bank.

AUTHORISATION

I/We hereby authorise the Bank to hand over the gold ornaments pledged in the above loan as detailed herein to the persons mentioned hereunder on payment/satisfaction of the dues of the Bank in the event of my/our death during the pendency of the above loan or before release of the gold ornaments pledged in the above loan. The person/s so authorised would comply with all the terms and conditions of the Bank in this connection and also would hold the gold ornaments received from the Bank on the basis of this authorisation as a trustee of my/our legal heirs.

Name	Age	Relationship	Address

Customer Signature

DEMAND PROMISSORY NOTE

On Demand I promise to pay CSB Bank Ltd. or order the sum of

Rs.....Rupees.....

..... only) with interest at..... percent per annum or

at such rates as may be prescribed/revised by the bank from time to time for value received.

Stamp

BRANCH USE

We have verified the gold ornaments pledged and hereby certify the quantity and quality of the ornaments

Internal Branch Appraiser

Joint Custodian -1

Joint Custodian -2

Use by Sanctioning Authority

Sanctioned a loan of Rs..... to Mr/Miss/Mrs.....

On enquiry/verification, it is confirmed that, borrower is undertaking activity under Priority Sector and the loan is being utilised for the said purpose. (only for Agri loans)

(Signature and Name of the Sanctioning Authority)

Designation

Closure & Release Request

Received all the gold ornaments pledged in terms of Loan Account Number.....and the items are complete and in order without any damage.

Date:

(Signature of Pawner)

The pledged ornaments have been returned to the pawnor.

Joint Custodian 1)

Joint Custodian 2)

Particulars of Auction (if any)

Date:

Signature of Officer in Charge

Details regarding adjustments of surplus net sale proceeds/deficits (if any)

TERMS AND CONDITIONS OF LOAN SECURED BY PLEDGE OF GOLD ORNAMENTS

1.The loan shall carry interest at monthly rests and Processing/service /other charges as prescribed by the bank from time to time as per the directions of Reserve Bank of India or otherwise and shall be repayable on demand or at the end of the term of loan as above together with interests and charges as applicable. Interest and such charges shall be remitted on respective due date/s or at the time of closure along with the principal, as the case may be. Penal Charges at the rates prescribed by the bank from time to time will be charged from due date /date of overdue/NPA/date of Loan to value ratio breach onwards. In case of Agriculture Gold Loans, interest will be compounded from the date of overdue.

2. If the value of the pledged gold security falls lower than the required margin of the bank as applicable from time to time, due to change in market price of the gold pledged or any other reason, the Pawnor shall make part payment(s) as may be necessary to maintain the minimum margin and to ensure that the Loan-to-Value (LTV) ratio remains within the limits prescribed under the applicable regulatory /bank's guidelines throughout the tenor of the loan. In case of consumption loans, LTV and margin mentioned in the Terms & Conditions/Key Fact Statement (KFS) of latest availed loan will be applicable for all the outstanding loans. If the Pawnor fails to make the required payment(s), the Bank shall be entitled to initiate legal action for recovery of dues and to sell the pledged articles through auction, in accordance with Clause No. 10 of the application form. The Bank shall have the right to appropriate the sale proceeds towards the dues under this loan or any other loan standing in the name of the Pawnor with the Bank.

3. Bank may without assigning any reason and upon written notice to the Borrower cancel in full or in part the loan and demand repayment thereof. Upon such notice, said dues as per the notice shall become forthwith due and payable by the Borrower to the Bank.

4. The pawnor hereby declare that the ornaments being pledged with the bank are his/her bonafide property and that he/she has the right to pledge the same and that no other person has any claim against it/them. The Pawnor confirm that, gold ornament/jewellery/Bank coin deposited by him/her as security to the Bank is not defective/challenged by any person in any manner nor is it spurious or of inferior quality as it has been acquired by him/her from genuine sources, and is genuine gold.

5. The Bank shall be entitled to conduct investigation, inspection and/or audit of/in connection with the quality, purity, value of Gold Security in the manner deemed fit by Bank (collectively, "Audit"), at Borrower's cost at any time till any Dues hereunder remain owed to the Bank by him/her without notice to him/her and without his/her presence, including by opening packets and seals, if any, in which Gold Security is kept. The Bank may in its absolute discretion, use services of and rely on the advice of any expert or valuer or assayer in this regard, and the Borrower hereby waive any objection he/she may have in that regard. In case, the value of gold security falls lower than the required margin of the Bank applicable from time to time, whether pursuant to an Audit or otherwise, without prejudice to the right to declare an Event of Default, the Borrower shall remit the necessary amounts to maintain the required margin.

6. The findings of the Bank pursuant to its Audit including any specific findings on the quality, purity or value of the Gold Security would be binding on the Borrower and he/she shall not in any manner dispute the same and shall do all such acts, as the Bank may require pursuant to such Audit. Any failure on the part of the Borrower to comply with the directions of the Bank and/or if the Gold Security is found by the Bank to be not genuine or of disputed value, quality or purity, it shall amount to an Event of Default, entitling the Bank to forthwith recall the Loan along with interest and other Dues thereon and also entitling the Bank to enforce the pledge on the Gold Security.

7. Any change in the address, E mail and mobile number shall be informed by the pawnor to the bank. A communication, either a letter, SMS or e- mail, sent by the bank to the pawnor in his/her last known residential/ e-mail address/Mobile number shall be treated as sufficient notice for all purposes.

8. In case of Agriculture Loan, Pawnor hereby declare that,

- The particulars of crops cultivated/allied activities/ancillary activities undertaken by him/her/which is mentioned above are true and correct and that loan amount will be utilised exclusively for the stated purpose.
- He/she have not availed loan for the same purpose from CSB/other banks.

9. The following events shall constitute events of default hereunder (each an "Event of Default"), upon the occurrence of any of which the said Dues shall become immediately due and payable by the Borrower to the Bank and further enable the Bank inter alia to recall the Loan and/or enforce the Gold Security and other security, if any, furnished hereunder and sell the same:

a) Failure on the part of the Borrower to perform any of his/her obligations hereunder or if any circumstance or event occurs which adversely affects his/her capacity to repay the Loan and/or dues or any part thereof or perform any of his/her obligations.

b) If any of the representations, declarations, or statements or particulars made by him/her in the application or herein, including in relation to the quality and quantity of the Gold security, are found to be false or misleading or incorrect.

c) In case loan is not repaid within the loan repayment due date, which could be interest alone and/or interest & charges and/or interest, all charges and principal together.

d) Upon detection of any fraud including a systemic fraud in relation to the quality of the gold pledged as security to the Bank.

e) If the value of the said Gold Security falls lower than the required margin of the Bank as applicable from time to time, due to change in market price (whether actual or reasonably anticipated) or any other reason including but not limited to audit or if there is any deterioration or impairment of any security or any part thereof, which causes the security in the judgment of the Bank to become unsatisfactory in character or value.

10. The Bank shall have the right to sell the required quantity of gold ornaments pledged as security in the event of (i) default in servicing of interest/charges (ii) nonpayment of principal and/or interest/charges on the due date or on maturity, (iii) nonrenewal of the loan on/after maturity, or (iv) credit insufficiency or out of order or non - renewal status in the case of overdraft (OD) accounts. (V) non clearance/regularisation in case of Non Performing Asset (NPA).

Such sale shall be undertaken at the sole risk and responsibility of the Pawnor, either through auction, only after issuance of the Payment Notice and the Loan Recall Notice to the borrower, and upon expiry of 15 days from the date of the paper publication of such notice.

In cases where the Bank is unable to locate the Pawnor despite its best efforts, and even after the issuance of a public notice, it may proceed with the auction 30 days after the date of such public notice.

From the net proceeds of the sale, the Bank shall appropriate all amounts due, including principal, interest, charges, and any applicable statutory dues relating to the said loan. If any shortfall remains after such appropriation, the Pawnor shall continue to remain personally liable for the balance.

In the event of a surplus after adjusting all outstanding dues, the Bank shall have the right to appropriate such surplus towards any other liability of the Pawnor—whether singly, jointly, or severally—under any account or transaction with the Bank. Any residual amount thereafter shall be refunded to the Pawnor within the period stipulated by regulator/as per bank's guidelines to the CASA account maintained with the bank or by way of DD/other mode, as feasible.

For determining the sale price, only the realizable value based on the net gold weight shall be considered as the floor price. The value of precious stones or any other fixtures attached to the ornaments shall not be taken into account. The Pawnor/Borrower shall have no claim against the Bank or its agents or nominees for any loss, diminution in value, or any postponement of the sale, irrespective of whether a better price could have been obtained by altering the timing of the sale or otherwise.

11. The Borrower agrees that the Bank is entitled to appoint such number of third parties as its agents for recovery of the amounts due under the loan and to collect the instalments and other dues to it under this agreement and to perform and execute all acts, deeds, matters and things connected therewith or incidental thereto including sending notices of demand, attending the residence or office of the Borrower or otherwise contacting the Borrower or receiving the amounts due with proper receipts on behalf of the Bank and the Borrower has no objection on such appointments.

12. The Borrower shall pay all costs, charges and expenses including stamp duty and legal costs on actual basis and other charges and expenses which may be incurred in preparation of any documents related and/or incidental to the Loan, as also for the enforcement or attempted enforcement of the security created to secure the Dues. The Borrower hereby authorise the Bank to debit his/her account (s) including Joint account kept with the Bank towards any charges/servicing the Loan and other dues including the dues found during audit and upon his/her failure to meet any shortfall in case the value of gold security falling lower than the required margin of the Bank as applicable from time to time.

13. The bank has the right to retain the ornaments pledged as security for any amounts that may be due to the bank in any of its offices

by the pawnor himself or jointly or severally with others, on any account whatsoever, even before or after the loan for which the ornaments are pledged as security has been discharged.

14. In the event of any failure on the part of the pawnor, to pay the defaulted amount demanded, without prejudice to the right of the bank to proceed against the pawnor in a court of law or to initiate any other remedial measures the bank and / or the Reserve Bank of India will have an unqualified right to disclose or publish the pawnor's name as defaulter in such manner and through such medium as bank/ Reserve Bank of India may think fit.

15. If any of the credit facilities in his/her name turns overdue/NPA, the Bank is entitled to initiate legal action for recovery of dues including in this loan.

16. SMA & NPA norms as detailed in the website of the bank & Gold Loan token/Key Fact Statement (KFS) is explained in detail to the Borrower and he/she has understood the same.

17. In case of floating interest type loans, Rate of interest is floating in nature, benchmarked to RBI repo rate as above prevailing as on date of disbursal (RLLR). The RLLR is floating in nature and subject to change/reset in accordance with the changes in 1) RBI repo rate 2) Credit Risk Premium on the basis of the internal rating or risk score of the borrower 3) Business Strategy Spread.

18. The Gold Security deposited with the Bank shall be kept at Borrower's risk in the ordinary safes by the Bank. The Bank will exercise only the ordinary care of the safe custody of the Gold Security. The Bank shall not be liable in case of any damage to the articles, beyond the control of the Bank, including but not limited to by reason of accident, force majeure, act of God etc.

19. I hereby confirm that the gold has been provided as collateral security voluntarily without any compulsion from the bank.

20. The Borrower hereby give specific consent to the Bank for disclosing/submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ("Code") read with the relevant Regulations/Rules framed under the Code, as amended and in force from time to time and as specified thereunder from time to time, in respect of the Loan availed from the Bank, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by RBI to banks from time to time and hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank as and when requested by the concerned 'IU'.

21. None of the directors of the 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 any Borrower or its Subsidiary or its Holding Company and that none of them hold Substantial Interest in any Borrower or its Subsidiary or its Holding Company or any of their Affiliates;

22. The Borrower(s) authorize and give consent to the Bank to disclose, without any obligation to do so and without prior notice to the Borrower(s), their name, default details, loan and interest details, Gold Security details, and information provided in the Application or related documents executed or to be executed in connection with the facilities availed from the Bank to credit bureaus, credit information companies, or information utilities. Such disclosure may be made to the public at large or to any person deemed fit by the Bank for purposes including, but not limited to, the auction, enforcement, or sale of the Gold Security. I hereby authorize CSB Bank & its vendors to access my Credit Bureau Score. I understand that the personal information provided in the Application or related documents executed or to be executed may be used and disclosed for the purpose of assessing my financial suitability for all matters pertaining to the loan requirement or any other ancillary requirements with CSB Bank Ltd.

23. The valuation of the Gold Security would be done by an independent appraiser/valuer/assayer appointed by the Bank and the loan amount would be/as has been determined by the Bank on the basis of the value of the Gold Security as set out in the valuation report provided by the appraiser/valuer, and the Borrower hereby waive any objection he/she may have in that regard. Such valuation shall be subject to the market price of the gold ornaments/coins from time to time. Such valuation shall be subject to the market price of the gold ornaments/coins from time to time.

24. The Borrower shall not utilise borrowed money for purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) & units of Gold Mutual Funds, investment in capital market instruments or in another scheme of mutual fund, speculative purposes in silver, bullion, essential commodities, property rate arbitrage, small savings instruments etc.

25. The Bank shall, without reference to or any intimation to the Borrower, be absolutely entitled and have full power and authority to sell, transfer, assign or securitize to any third party or person as the Bank may decide, the facility, any and all outstanding Dues, any rights, benefits and/or obligations hereunder in any manner, in whole or in part and on such terms as the Bank may decide. Any such assignment shall be binding on the Borrower. The Borrower shall not be entitled directly or indirectly to sell/transfer/assign my/our benefits or obligations hereunder without the prior written permission of the Bank.

26. The Loan, this terms and conditions and other related documents, shall be governed by the laws of India. All disputes arising out of and/or relating to the Loan, this or any other relevant document shall be subject to the exclusive jurisdiction of the court/tribunal of the city/place within which the branch of the Bank from where the Disbursement of the loan has been made is situated, provided that if any dispute is below the pecuniary jurisdiction limit of the Debts Recovery Tribunals established under the DRT Act, such dispute shall be referred to arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as may be amended, or its re-enactment, by a sole arbitrator appointed mutually by the parties or through an institutionalized ODR platform for conducting on-line arbitration administered by an independent ODR institution which is recognized by the Govt. of India & in accordance with its Dispute Resolution Rules and the award made in pursuance thereof shall be binding upon the parties. The place of arbitration shall be at city/place in which the branch of the Bank from where the Disbursement has been made is situated. The costs of such arbitration shall be borne by the losing party or otherwise as determined in the arbitration award If a party is required to enforce an arbitral award by legal action of any kind, the party against whom such legal action is taken shall pay all reasonable costs and expenses and attorney's fees, including any cost of additional litigation or arbitration taken by the party seeking to enforce the award. Provided further that none of the aforesaid shall limit or prejudice the Bank from exercising of any of the Bank's rights or remedies under SARFAESI Act and/or, IBC and/or any other applicable law.

27. Grievance Redressal Mechanism: "Customers can register complaints through various channels, including phone, email, website, toll-free helpline, and branch officials. Escalation levels are structured as follows:

Level 1: Customers can escalate unresolved issues through branches or the Call Centre. Escalation details and contacts are available at branches and on the Bank's website. Customer Care Toll-Free No: 1800 266 9090. Email: customercare@csb.bank.in

Level 2: If unresolved, complaints can be further escalated to the Zonal or Central Nodal Officers.

Level 3: For unsatisfactory resolutions from previous levels, customers may contact the Principal Nodal Officer (PNO). PNO escalated complaints are resolved within 21 days.

Level 4: Complaints partially or fully rejected by the Bank will be reviewed by the Internal Ombudsman (IO). The IO does not accept complaints directly, and all escalations must go through the central grievance redressal team. For further details, customers can refer to the Grievance Redressal section on the Bank's website.

28. "Renewal, Partial Release and/or top up loan are subject to sole and absolute discretion of the Bank and may be granted by the Bank to the Borrower subject to its policies, applicable laws and regulations and such additional terms and conditions as prescribed by the Bank from time to time, including but not limited to the continuation of the pledge over the Gold Security in favour of the Bank, the provision of any additional security as the Bank may require, and such variations in the rate of interest as the Bank may prescribe in accordance with its policies prevailing at the time of such renewal/Partial Release or Top up loan. Further renewal of bullet repayment loan shall be allowed only after payment of accrued interest, if any.

29. Partial release of the gold security shall be subject to the sole and absolute discretion of the Bank and shall be permitted only upon the Borrower meeting the eligibility criteria and maintaining the required Loan-to-Value (LTV) ratio as per Bank's policies, and remitting any amount as may be communicated by the Bank. The Bank shall have the right to decline the request if the Borrower does not fulfil the conditions as per the Bank's processes and policies. The Bank's decision regarding the extent of part release and terms and conditions shall be final and binding on the Borrower."

30. I/we understand and agree that the gold pledged as security for the loan shall be released by the Bank on the same day, or within a maximum of seven (7) working days from the date of full repayment or settlement of all outstanding dues and completion of all required formalities, as per the Bank's policies and procedures, subject to the availability of the Borrower for accepting and acknowledging the released security/ies.

Whether the applicant is existing staff of CSB bank::				☐ Yes ☐ No
Name of CSB Staff		EMP Code of CSB Staff	Role/Location of Staff	

Whether the applicant is related to existing staff of CSB bank:					☐ Yes ☐ No
Name of related CSB Staff		EMP Code of CSB Staff	Role/ Location of Staff	Relationship with above mentioned CSB Staff	

Date: :.....

Place :.....

Signature of the Pawnor:

Name of the Pawnor:

Gold Loan Token Cum Certificate - Bank Copy



Branch Name		Date & Time	
Account Number		Loan Amount	
Client Name		Client ID	
Product Name		Tenor	
Repayment Type		Interest Servicing	

Photo of the customer
(Using Webcam)

DETAILS OF ORNAMENTS PLEDGED:

Description of ornaments pledged	No of Units	Caratage	Weight (In Grams)		Other Deductions/ Margins, if any	Advance Value per gram	Total Advance Value	IBJA value Per Gram	Total IBJA Value*	Packet Details	Remarks (if any)
			Gross	Net							
Total											

Photo of the ornaments (Multiple Photos)

Photo of the ornaments (Multiple Photos)

Photo of the ornaments (Multiple Photos)

Authorised Signatory of the Bank with Seal, Sign,

Name

Designation

(Name & Signature of the Customer)

Gold Loan Token Cum Certificate – Customer Copy



Branch Name		Date & Time	
Account Number		Loan Amount	
Client Name		Client ID	
Product Name		Tenor	
Repayment Type		Interest Servicing	

Photo of the customer
(Using Webcam)

DETAILS OF ORNAMENTS PLEDGED:

Description of ornaments pledged	No of Units	Caratage	Weight (In Grams)		Other Deductions/ Margins, if any	Advance Value per gram	Total Advance Value	IBJA value Per Gram	Total IBJA Value*	Packet Details	Remarks (if any)
			Gross	Net							
Total											

**Value mentioned is the total value of the collateral as on date of pledge/disbursement based on the rate published by IBJA (Indian Bullion and Jewellers Association)
Total Advance Value - The eligible loan amount for consumption loans may vary depending on the total collateral value and the applicant's existing exposure.

Authorised Signatory of the Bank with Seal, Sign,

Name

Designation

(Name & Signature of the Customer)

ILLUSTRATIVE MOVEMENT OF AN ACCOUNT TO SMA CATEGORY TO NPA CATEGORY BASED ON DELAY / NON PAYMENT OF DUES AND SUBSEQUENT UPGRADATION TO STANDARD CATEGORY AT DAY END PROCESS:

Due Date of Payment	Payment Date	Payment Covers	Age of Oldest Dues in Days	SMA/NPA Categorization on	SMA since Date/SMA	Class Date Categorization	NPA Date
01.01.2022	01.01.2022	Entire dues upto 01 .01 .2022	0	NIL	NA	NA	NA
01.02.2022	01.02.2022	Partly paid dues of 01.02.2022	1	SMA-0	01.02.2022	NA	NA
01.02.2022	02.02.2022	Partly paid dues of 01 .02.2022	2	SMA-0	01.02.2022	NA	NA
01.03.2022		Dues of 01.02.2022 not fully paid & due for 01.03.2022 is also due at EOD 01.03.2022	29	SMA-0	01.02.2022	NA	NA
		Dues of 01.02.2022 fully paid & due for 01.03.2022 not paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		Dues of 01.02.2022 fully paid , Due for 01.03.2022 not fully paid at EOD 01.03.2022	1	SMA-0	01.03.2022	NA	NA
		No payment of full dues of 01.02.2022 and 01.03.2022 at EOD 03.03.2022	31	SMA- 1	01.02.2022/ 03.03.2022	NA	NA
01.04.2022		No payment of dues of 01 .02.2022 , 01.03.2022 & amount due on 01.4.2022 at EOD 01 .04.2022	60	SMA 1	01.02.2022/ 03.03.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.04.22 at EOD 02.04.2022	61	SMA 2	01.02.2022/ 02.04.2022	NA	NA
01.05.2022		No payment of dues of 01 .02.2022 till 01.05.22 at EOD 01 .05.2022	90	SMA 2	01.02.2022/ 02.04.2022	NA	NA
		No payment of dues of 01.02.2022 till 01.05.2022 at EOD 02.05.2022	91	NPA	NA	NPA	02.05.2022
01.06.2022	01.06.2022	Fully Paid dues of 01.02.2022 at EOD 01 .06.2022	93	NPA	NA		02.05.2022
01.07.2022	01.07.2022	Paid entire dues of 01 .03.2022 & 01.04.2022 at EOD 01 .07.2022	62	NPA	NA	NPA	02.05.2022
01.08.2022	01.08.2022	Paid entire dues of 01 .05.2022 & 01.06.2022 at EOD 01 .08.2022	32	NPA	NA	NPA	02.05.2022
01.09.2022	01.09.2022	Paid entire dues of 01 .07.2022 & 01.08.2022 at EOD 01 .09.2022	1	NPA	NA	NPA	02.05.2022
01.10.2022	01.10.2022	Paid entire dues of 01.09.2022 & 01 .10.2022	0	Standard Account with No Overdues	NA	NA	STD from 01.10.2022

Dues: mean, the principal / interest/ any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

Overdue: mean. the principal / interest/ any charges levied on the loan account which are payable , but have not been paid within the period stipulated as per the terms of sanction of the credit facility In other words, any amount due to the bank under any credit facility is 'overdue' if it is not paid on the due date fixed by the bank.

Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA)

Lending institutions will recognize the incipient stress in loan accounts, immediately on Default, by classifying them as Special Mention Accounts (SMA). The basis of classification of SMA / NPA Category shall be as follows:

Loans in the nature of Term Loans		Loans in the nature of cash credit/overdraft	
SMA Sub-categories	Basis for classification— Principal or interest payment or any other a mount wholly or partly overdue	SMA Sub-categories	Basis for classification —Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-0	Up to 30 days		
SMA-1	More than 30 days and upto 60 days	SMA-1	More than 30 days and upto 60 days
SMA-2	More than 60 days and upto 90 days	SMA-2	More than 60 days and upto 90 days

The asset classification norms of Agricultural advances which are based on Crop Season shall continue as hitherto.

Non-performing Asset:

Non-Performing Asset (NPA) is a loan or an advance where.

- interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,
- the account remains 'out of order' as indicated below, in respect of an Overdraft/Cash Credit (OD/CC),
- the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- the instalment of principal or interest thereon remains overdue for two crop seasons for short duration crops,
- the instalment of principal or interest thereon remains overdue for one crop season for long duration crops.

I/we also understand that the aforesaid few examples are illustrative and not exhaustive In nature covering common scenarios, and that, the IRACP norms and clarifications provided by RBI on the subjects referred above will prevail.

Yours faithfully,

(Borrower/s)

Date :

Place :

Customer Profile Form



Name of Individual		Gender	
Father's Name		Mother's Name	
Date of Birth		Place of Birth	
Citizenship		Reference No	
PAN No		Form 97	
Voter ID		Driving License No	
Passport No		MNREGA No	
Address / ID Proof Submitted			
Marital Status		If Married, Name of Spouse	
Mother Tongue		Preferred Language for	
Address Type		District	
		Pincode	
State / UT		City	
Communication Address			
City		District	
Contact Details		Pincode	
		State / UT	
Mobile Number		Phone Number	
Email-ID		Religion	
Category		Physically Challenged	
Educational Qualification		Mentally Challenged	
Annual Income		Occupation Type	
Source of Income		If Salaried, Name of the	
Illiterate	☐ Yes ☐ No	Preferred Language for Communication	

NET WORTH

ASSETS	(Rs. in Lakh)	LIABILITIES	(Rs. in Lakh)
Land and Building (Property wise value to be provided)		Borrowings from CSB	
Plant and Machinery		Borrowings from Other Banks/FI (Name of the Institution)	
Investment in shares (Institution and amount wise reqd)		Other Liabilities (Please Specify)	
Stock in Trade (Mandatory in case of Traders)			
Value of Gold (Wt and Amt)			
Income			
Term Deposits			
Other Assets		Total Liabilities	
Total Assets		Total Net Worth	

Declaration by Applicant:

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby also affirm and declare that my address for correspondence is as mentioned overleaf. I understand that the address (Positive) confirmation letters sent by the bank to that address, if returned undelivered, will result in the bank stopping all operations of my account without further notice. 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. In respect of all assets mentioned in the Net Worth column, I have kept documentary evidences and will be produced for verification of the same as and when called for. The valuation of the assets are made in consistent with the existing minimum market rate prevailing in the locality for similar ones and I have neither been adjudged insolvent not compounded by any of my creditors so far. 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 the 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 a loan application 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 the 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 the Aadhaar-based authentication system with full understanding of the alternatives to Submission of identity information. I understand that CSB Bank shall ensure the 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 the processing of my application for legitimate business purposes. I further authorize 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 retrieved from UIDAI with this application. For e.g. Name, Photo, Address and DOB etc. . . . I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP) as defined under PMLA Act, 2002. I/we hereby declare that I/we am/are holding a Savings/Current Account with CSB Bank, Account Number: _____.

I/We hereby authorize CSB Bank to debit my above-mentioned account maintained with your bank for the purpose of Standing Instructions (SI) towards the repayment of the Gold Loan availed from your bank. This is applicable to selected product lines.

Photo of the customer

Signature of Applicant

DECLARATION BY THE BRANCH

Certified copies of documents received. Verified the attached documents with the originals as per KYC/AML guidelines. Have made independent enquiries about the constituent's assets, liabilities, standing in society, creditworthiness, respectability, etc. Obtained reports and verified record-based evidence of assets mentioned. In light of the foregoing, I am satisfied with the creditworthiness of the constituent, and the net means Mr/Miss/Mrs[Name], as per my assessment, which comes to Rs [Amount].

Applicant signed in my presence.

Risk Categorization : _____
 Name of the Branch : _____
 Branch Code : _____
 Date : _____
 Place : _____

Name of the Bank Official : _____
 Designation : _____
 EMP Code : _____

Declaration by Illiterate Borrower (Thumb Impression)

Entire contents of this document (ledger cum application/ terms & conditions/Key Fact Statement (KFS) / other documents) have been read out and translated to..... Language and explained to Mr./Ms..... (name of the borrower). He/she has understood the same and have affixed his/her signature/thumb impression post understanding the contents of ledger cum application/ terms & conditions/Key Fact Statement (KFS/other documents).

Branch Official who had explained

Name of the Branch Official		
Emp. Code		Signature of the Branch Official

Witness (Other than Bank/Branch staff)

Name of the Witness		
Address		
		Signature of the Witness

Name of the Borrower		
		Thumb impression of the Borrower