

CAPITAL SMALL FINANCE BANK LIMITED

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

Branch : _____

Date : _____

Application For Gold Loan

PERSONAL INFORMATION

1. Name (In Block Letters) _____

2. Son/Wife/Daughter of _____

3. a) Residential Address _____

b) Permanent Address _____

c) Contact Number _____

4. Date of Birth Day Month Year

5. Whether SC/ST/OBC/Physically Handicapped/minority/weaker

6. Sex Male Female

7. Marital Status Single Married Divorced

8. Number of Children (If any)

9. Occupation

i) Service Govt. PSU Private

ii) Professional Doctor Lawyer Trader Other

iii) Agriculturist Owned Land _____
 Leased Land _____

10. Loan Amount

11. Purpose of Loan

12. Security Details

a) Nature of Gold Ornament
(Give Description)

b) Weight

Gross _____ Net _____

c) Purity

d) Valuation as per approved valuer

Rs. _____

e) Margin proposed

13. Proposed Repayment Programme

14. Equated Monthly Installment

Rs. _____ each.

15. Rate of Interest

16. Employer's Name and Address

Business Name and Address

Tel No. _____

Tel No. _____

Designation _____

17. Length of Occupation/Service
_____ Years _____ Months

Age of Business _____

Monthly Salary
Gross _____
Net _____

Net Annual Income _____
Other Regular Income _____
Please Specify Source _____

Other Regular Income _____
Please Specify Source _____

18. Ownership of house

Owned	Rental
<input type="checkbox"/>	<input type="checkbox"/>

19. If owned, is the house mortgaged ?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

20. Market Value of the house _____

21. Ownership of vehicle ?

Owned	Not Owned
<input type="checkbox"/>	<input type="checkbox"/>

Type of Vehicle _____

Make _____

Model _____

If owned,

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Company Provided

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Hypothecated

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Present Liability _____

22. Detail of the Spouse

Name _____
Occupation _____

Govt. P.S.U. Private

Service	<input type="text"/>	<input type="text"/>	<input type="text"/>
Profession	Doctor <input type="text"/>	Lawyer <input type="text"/>	Other <input type="text"/>
Business	Trader <input type="text"/>	Manufacturer <input type="text"/>	Other <input type="text"/>

Name and Address of the Employer/Enterprise _____

Gross Monthly Income _____

Net Monthly Income _____

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.”

Further, I hereby declare that the above mentioned Gold Ornament(s) belongs to me. I am the sole owner of these gold ornaments and I have right to pledge them to the bank. Further, the stones embedded in the ornaments are the imitation ones. I further declare that the above mentioned gold ornaments are not subject matter of any litigation, legal proceedings and are free from lien and charge.

In case the undersigned fails to repay the loan as per the repayment terms of the agreement on due dates and further fails to respond to the notice of sale issued by the bank, the bank shall be empowered to proceed for the sale of pledged ornaments at the prevailing market price for the recovery of bank dues and the undersigned will be liable / responsible for the balance remaining due after the sale of pledged ornaments.

If at any time, the value of pledged gold triggers down and security value decreases below the prescribed norms, under such circumstances, I undertake to deposit either the additional security in shape of gold jewellery acceptable to the Bank or to deposit the necessary amount in cash, so as to maintain 70% LTV at all the times during the currency of loan. If I fail to respond to the letter issued by the Bank in this regard, the bank may proceed for the sale of pledged ornaments at the prevailing market price for the recovery of bank dues. I will be responsible / liable for any amount remaining due even after the sale of the security pledged with the Bank.

Apart from the above, I hereby undertake to pay the Processing fees @1.00% of loan/limit amount and pre-mature closure charges @1.00% if closed 3 months before the scheduled date of expiry.

Further I hereby undertake to abide by all the terms and conditions mentioned in the documents to be executed by me in favour of the bank and the same have been read over and explained to me.

Signature of the Applicant