

Application Form for Term Loan / Over Draft Against Gold cum Savings Bank Account



Bank Use Only (* Fields are Mandatory)

Application No.: IND

Customer ID:

Savings Bank Account No.:

Gold Loan Account No.:

Date:

Type of Facility: Term Loan EMI Bullet Payment Over Draft Account

E-KYC Number:

Valuator Name: *Segment Code

SOL ID and Branch Name: Source Code and RM Name:

Personal Details

*Name: Mr. Mrs. Mx. Dr. Prof. *Date of Birth:

(First Name) (Middle Name) (Last Name)

Maximum 32 characters

*Gender: Male Female Third Gender *Marital Status: Single Married *Nationality: Indian

Category: General OBC SC ST Others

*Country of Birth: *Place of Birth:

*Citizenship: *Residence for Tax Purposes:

U.S. Person: Yes No

Religion: Buddhist Christian Hindu Jain Muslim Parsi Sikh Others

*Permanent Account Number (PAN): Form 60

*Mother's Maiden Name:

Mother's Full Name:

*Father's / Spouse's Full Name:

Document Type: Identification Number: Expiry Date:

*Proof of Address: Passport Driving Licence UID (Aadhaar) Voter Identity Card Simplified Measures Account Document Type Code

MNREGA Job Card Others

Please fill FATCA Declaration Form if you are U.S.A. or other country citizen / resident

If PAN is not available please fill in Form 60 (in case of agricultural income and if one enters into any transaction specified in Income Tax Rule 114B)

Current Residential Address:

City: Pin:

Landmark:

State: Country:

Telephone: (with STD Code) *Preferred Mobile No.:

Preferred Email ID:

Permanent Address: Same as Current Residential Address

City: Pin:

Landmark:

State: Telephone: (with STD Code)

Current Residential Address will be by default Communication Address

Applicant's Profile and Risk Classification

*Occupation: Salaried Self Employed Agri / Allied Retired / Pensioner House Wife

Gross Annual Income / Turnover / Family Annual Income (₹): Less than 50K 50K - < 1.5 Lakh 1.5 Lakh - < 3 Lakh 3 Lakh - < 5 Lakh

5 Lakh - < 10 Lakh 10 Lakh - < 50 Lakh 50 Lakh and above

Other Obligations: Less than 50K 50K - < 1.5 Lakh 1.5 Lakh - < 3 Lakh 3 Lakh - < 5 Lakh

Country where Business Associates Located: _____ **Expected number of transactions in a month:** Upto 20 21 to 50 More than 50

Financial Status (Net Worth): Upto ₹10 Lakh More than ₹10 Lakh upto ₹25 Lakh More than ₹25 Lakh upto ₹50 Lakh More than ₹50 Lakh upto ₹2 Crore More than ₹2 Crore

Source of Funds for Credits in the Account Savings Salary Business Proceeds Sale of Property Investments
 Inheritance Professional fee Other (please specify) _____

Wire Transfers Expected in a Year:
 Into the Account Yes No Value ₹ _____ From the Account Yes No Value ₹ _____

Foreign Inward Remittances Expected:
 Into the Account Yes No Value ₹ _____ From the Account Yes No Value ₹ _____

Basis of Categorisation: Politically Exposed Person Domiciled in Risk Country Trust Sleeping Partner
 High Risk Profession Others (please specify): _____

Information: Politically Exposed Person due to position / status as: _____
 If domiciled in risk country - Country Name: _____

Risk Classification of Account (L / M / H): _____

Co-applicant / Second Applicant

***Name:** Mr. Mrs. Mx. Dr. Prof. ***Date of Birth:**

(First Name) (Middle Name) (Last Name)

***Gender:** Male Female Third Gender ***Marital Status:** Single Married ***Nationality:** Indian

Category: General OBC SC ST Others _____

***Country of Birth:** _____ ***Place of Birth:** _____

***Citizenship:** _____ ***Residence for Tax Purposes:** _____

U.S. Person: Yes No

Religion: Buddhist Christian Hindu Jain Muslim Parsi Sikh Others

***Permanent Account Number (PAN):** _____ Form 60

***Mother's Maiden Name:** _____

Mother's Full Name: _____

***Father's / Spouse's Full Name:** _____

Document Type: _____ **Identification Number:** _____ **Expiry Date:** _____

***Proof of Address:** Passport Driving Licence UID (Aadhaar) Voter Identity Card Simplified Measures Account
 MNREGA Job Card Others _____ Document Type Code

Current Residential Address: _____

 City: _____ Pin: _____

Landmark: _____

State: _____ Country: _____

Telephone: _____ (with STD Code) ***Preferred Mobile No.:** _____

Preferred Email ID: _____

Permanent Address: Same as Current Residential Address

 City: _____ Pin: _____

Landmark: _____

State: _____ Telephone: _____ (with STD Code)

Maximum 32 characters

Please fill FATCA Declaration Form if you are U.S.A. or other country citizen / resident

If PAN is not available please fill in Form 60 (in case of agricultural income and if one enters into any transaction specified in Income Tax Rule 114B)

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 High Risk Profession Others (Please specify): _____

Information: Politically Exposed Person due to position / status as: _____
 If Domiciled in Risk Country - Country Name: _____

Risk Classification of Account (L / M / H): _____

Purpose of Loan / Over Draft

Agriculture Leased Owned

Type of Crop 1: _____ No. of Acres _____ Location of Land _____
 Type of Crop 2: _____ No. of Acres _____ Location of Land _____

Land Holding documents obtained if loan amount is more than or equal to ₹5 Lakh Yes No

Repay Loans to Informal Sector In case he/she has taken loan from money lender and the jewel loan is to repay it (For loans below ₹1 Lakh) Yes No

Education Personal

House Repairs Cost of house is less than: ₹30 Lakh (Non-metro Location) ₹45 Lakh (Metro Location)

Nomination Details for Gold Security pledged and Savings Bank Account

Yes, I/we want to nominate the following person No, I/we do not want to nominate anyone

Nomination in respect of Gold Security pledged and in the custody of DCB Bank Limited (the "Bank"). I/We _____ name(s), the Applicant(s) nominate the following person to whom in the event of my/our death the Gold Security pledged and in the custody of the Bank, particulars whereof are given below, may be returned by the Bank upon payment of outstanding amount in full which includes principal, interest and other charges as applicable.

I/We confirm that this nomination shall override any other disposition made by me/us, whether testamentary or otherwise and the nominee shall, on my/our death, become entitled to the return of the Gold Security pledged by me/us and in the custody of the Bank against payment of all outstanding amounts, including without limitation, principal, interest and other charges as applicable, to the Bank, to the exclusion of all other persons. I/We further confirm that on such return of the Gold Security pledged with the Bank as aforesaid, the Bank shall stand released and discharged in all respects and I/we or anyone claiming under me/us on my/our behalf shall have no claim or recourse against the Bank.

I/We nominate the following person to whom in the event of my / our / minor's death the amount of the deposit / amount in the account may be returned by DCB Bank Limited upon payment of outstanding amount, if any, in full which includes processing charges or any other charges, as applicable. I/We further confirm that on such return of the amount of the deposit / amount in the account by the Bank as aforesaid, the Bank shall stand released and discharged in all respects and I/we or anyone claiming under me/us on my/our behalf shall have no claim or recourse against the Bank.

Name and address of nominee _____ (please ensure that the nominee is not a minor)

Relationship with applicant(s), if any _____ Age _____

Declaration Regarding Signing in Vernacular Language / By Illiterate / Visually Challenged

I, Mr./ Ms./ Mx. _____ (the Declarant - either a Bank Official or customer of the Bank) have read out and explained the contents of this Account Opening Form of DCB Bank Limited (the Bank) to the Applicant(s) Mr./ Ms./ Mx. _____ in _____ language and he / she / they have confirmed that he / she / they has / have understood the same and have agreed to abide by all the terms and conditions of the said Account Opening Form. Pursuant to the same the aforesaid Applicant(s) is / are affixing his / her / their signature(s)/thumb impression(s) as given herein below:

Date : _____

Place : _____

Name and signature of the Applicant(s)

Services

SMS Banking & Alert Facility:

This facility enables you to receive alerts on your Email ID and / or Mobile regarding large debit, large credits, SI failure, balance below AQB and balance update. New alerts may be added from time to time.

I/We don't wish to receive any Bank related promotional calls.

DCB Mobile Banking

Passbook for Savings Account

I/We don't wish to link my/our Aadhaar Number to this account.
(Please Note: Any 1 Aadhaar Number is linked to 1 Account Number to receive subsidy on the account)

Email Account Statement

Cheque book for Savings Account

DCB Internet Banking

Cheque book for "Over Draft Account"

Please fill a separate Mobile Banking Registration Form for Joint Account Holder

Account Statement: Frequency of statement would be as per the product feature.

Signature and Photograph of Customer / Co-applicant / Second Applicant and Ornaments

Applicant

Please affix a recent photograph

Sign here

Co-applicant / Second Applicant

Please affix a recent photograph

Sign here

Ornaments

Demand Promissory Note

₹ _____

Date

D	D	M	M	Y	Y	Y	Y
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On demand I / we _____ (jointly and severally)

unconditionally promise to pay DCB Bank Limited ("DCB Bank") or its assigns or order the sum of Rupees _____

together with compounding interest on such sum from this date at the rate of DCB Bank Fixed Rate _____ percent per annum or such other rates which DCB Bank may specify from time to time with monthly rests, for value received. Presentment for payment and noting and protest of this note are hereby unconditionally and irrevocably waived.

Paste revenue stamp and sign across

Signature of the Applicant(s)

Demand Promissory Note Delivery Letter

To,
The Branch Manager
DCB Bank Limited

Date

D	D	M	M	Y	Y	Y	Y
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_____ Branch

Dear Sir,

Please take delivery of the accompanying Demand Promissory Note dated _____ for ₹ _____ made by me / us
_____ in favour of DCB Bank Limited ("DCB Bank").

I / We further request DCB Bank to note that I / we dispense with a notice of dishonour in terms of Section 98 (a) of the Negotiable Instruments Act, 1881 and that in the event of payment not being made on demand, DCB Bank is at liberty to give time for payment to me/us without discharging me/us from liability.

Date:

D	D	M	M	Y	Y	Y	Y
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Place: _____

Applicant 1

Applicant 2

DCB Gold Loan Pledge Details

Customer Name(s): _____ Application Number: _____

This is to confirm that the below mentioned jewellery/ articles belonging to customer/s (name/s stated above), have been examined by the Bank's empanelled appraiser for availing DCB Gold loan of ₹ _____ in the presence of the customer/s. The customer/s agree/s to have read and understood the terms and conditions for DCB Gold Loan. Cost of cultivation for Agri loan was estimated to be _____ and accordingly Gold loan sanction amount has been arrived at.

Rate of Interest: _____ %p.a. Processing Fees: INR _____ Foreclosure fees of 1% applicable if loan is closed within 180 days (T&C as applicable for DCB Gold Loan account). The cost of cultivation for Agri PSL Gold loan is INR _____ and accordingly Gold loan sanction amount has been arrived at.

Sr. No.	Article Description	No. of Articles	Gross Weight (grams)	Weight of stones, diamond etc. (grams)	Net Weight (grams)	Fineness carat	22 carat equivalent fine weight grams	Bank's gold rate per gram (₹)	Total Value (₹)
1	Bangles								
2	Bank issued coins								
3	Bracelets								
4	Chains								
5	Earrings								
6	Mangalsutras								
7	Necklaces								
8	Pendants								
9	Rings								
10	Small Chains								
11									
12									
13									
14									
15									

Disclaimer: It is expressly submitted that the purity or caratage or value of gold/ jewellery as stated here or any other document issued or tendered by or for DCB Bank Limited is purely indicative, it shows only the estimate of purity or caratage or value and does not in any manner assure, or guarantee or certify purity or caratage or value of gold or jewellery indicated therein.

Declaration by Appraiser: _____

I hereby declare that:

1. The information furnished above is true and correct to the best of my knowledge and belief.
2. I have no direct or indirect interest in the jewellery/ articles valued above nor do I have any relationship/ acquaintance with the customer/s.
3. The jewellery/ articles have been inspected by me or by my representative who has been duly appointed by me and information of the same was given to DCB Bank Ltd. I take full ownership of the deeds/ acts and valuation done by my representative who has signed this report on my behalf.
4. I have not been found guilty of misconduct in my professional capacity.

For DCB Bank Limited

Branch Name _____

Acknowledged

(Customer's Signatures)

(Signature, Name & Seal of Appraiser)

Declaration cum Terms and Conditions – Loan / Over Draft against Gold + Savings Bank Account

I/We understand, accept and confirm that this addendum is an integral part of the Application Form for Loan / Over Draft against Gold cum Savings Bank Account Opening.

I/We hereby understand and agree to abide by the following terms and conditions:-

- I/We have read, understood and hereby agree to the "Terms and conditions as applicable to my / our account" set forth on DCB Bank Limited ("DCB Bank" / "the Bank") website at www.dccb.com. I / We understand and agree that access to any changes / updates in terms and conditions applicable to this relationship shall be available on the Bank's website only. I/We hereby authorize issuance of ATM / Debit Card and provision of Phone Banking, Mobile Banking Services, Internet Banking and Bill Payment Services to me/us. I/We am / are aware of and accept the charges applicable for various services offered and I/we affirm, confirm and undertake that I/we have read and understood and accept the "Terms and Conditions" for usage of the Phone Banking, Mobile Banking Services, Internet Banking and Bill Payment Services of DCB Bank as set forth on the Bank's website www.dccb.com and I / we understand, agree and confirm that I/we will adhere to all the terms and conditions as applicable from time to time. I/We further authorize the Bank to debit my / our Account(s) towards any applicable charges for any / various service / services provided as applicable from time to time and as amended by the Bank at its sole discretion.
I/We understand and agree that the consent given by me/us for updation / registration / requests for free Mobile alert facility shall be valid till such time I/we withdraw the same in writing. I/We understand and agree that unless specifically advised, the Bank will continue to send SMS alerts on the number requested by the Authorised signatory/ies of the Firm / Company / Trust / Association / Society. I/We further understand and agree that the Bank shall not be responsible and liable in any manner whatsoever for any consequences which may arise owing to change in name/s, address, mobile number of individual, authorized signatory/ies.
I/We hereby understand, agree and promise to pay DCB Bank unconditionally on demand, or its assigns or order, the sum of rupees due and payable by me/us together with compounding interest on such sum from this date or any applicable date at the rate of 36 percent per annum or such other rates which DCB Bank may specify from time to time with monthly rests, for value received. In this connection, I/We understand, confirm and undertake that the Presentment for payment, noting and protest of this demand promissory note are hereby unconditionally and irrevocably waived.
I/We understand and agree and hereby deliver to DCB Bank the demand promissory note duly executed by me/us in favour of DCB Bank.
I/We further understand and agree that I/we may be dispensed with a notice of dishonour in terms of Section 98 (a) of the Negotiable Instruments Act, 1881 and that in the event of payment not being made on demand, DCB Bank is at liberty at its sole discretion to give time for payment to me/us without discharging me/us from any liability.
- I/We declare, confirm, understand, accept, acknowledge and agree: (a) That all the particulars and information given in this application form (and all documents referred or provided therewith) are true, correct, complete and up-to-date in all respects and I/we have not withheld any information. I/We understand certain particulars given by me / us are required by the operational guidelines governing banking companies. I/We agree and undertake to provide any further information as and when the Bank may require. (b) That I/we have had no insolvency proceedings initiated against me / us nor I/we have ever been adjudicated insolvent by any court or other authority. (c) That I/we have read, understood and accepted the application form and brochures and am/are aware of and accept all the terms and conditions of availing finance or service or products from the Bank. (d) That the Bank reserves the right to reject any application without providing any reason and reference to me / us. I/We agree and understand that the Bank reserves the right to retain the application forms, and the documents provided therewith, including photographs, and shall not return the same to me / us. (e) That I/we have to inform the Bank regarding change in my/our residence / employment and to provide any further information as and when the Bank may require from time to time. (f) That I/we shall not hold the Bank liable and responsible in any manner whatsoever for furnishing of the processed information / data / products / documents / information thereof to other banks / financial institutions / credit providers / users registered as above. (g) That I/we have to complete further application for specific liability products / services from the Bank as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application (and vice versa), and that unless otherwise disclosed in such further forms as prescribed, the particulars and information set forth herein as well as the documents referred or provided herewith are true, correct, complete and up-to-date in all respects. (h) That such further applications will require incorporation of the application form number, and / or such details as the Bank may prescribe from time to time, to facilitate data management. (i) That I/we authorize the Bank to issue a Debit cum ATM Card to me / us. (j) That the issue and usage of the Debit cum ATM Card is governed by the terms and conditions as in force from time to time and I/we understand and agree to be bound by the same. (k) That the terms and conditions of Debit cum ATM Card are liable to be amended by the Bank from time to time. (l) That I/we hereby unconditionally and irrevocably authorize the Bank and grant my/our consent, to debit my / our Account annually with an amount equivalent to the fee and charges for use of the Debit cum ATM Card. (m) That I/we, the joint holder(s), agree that in case of death of any one or more of the joint depositor(s), the proceeds may be paid to the survivor(s), on request before due date as per the mode of operations. I/We understand and agree that the Bank can levy penal charges, if any, as may be permissible by either regulatory guidelines or provisions of BCBSI code or both, applicable as on the date of request. (n) That continuation of the account with the Bank is at the sole discretion of the Bank and in case the Bank is dissatisfied with the conduct of the Account / accountholder, the Bank has the right to close the account after giving me / us one month's notice or withdraw the concessions in to or any service granted to me / us or charge the Bank's applicable rates for such services. (o) That the Bank may at its absolute discretion, discontinue any of the services completely or partially without any notice to me / us. (p) That on receipt of written application from any of the Authorised Signatory(ies) and / or survivor or survivors of us, the Bank at its sole discretion and subject to such terms and conditions as applicable and as the Bank may deem fit, grant a loan / advance / renew / enhance against the security / collateral issued in joint names. (q) That the "DCB – On The Go" facility will be offered to customers whose account is an individually operated resident account.
- I/We understand and agree that the Bank is relying on this information, inter alia, for the purpose of determining the status of the applicant(s) named above in compliance with FATCA (Foreign Account Tax Compliance Act) / CRS (Common Reporting Standards). I/We understand and agree that the Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant(s). I/We understand and agree that I/we shall seek advice from professional tax advisor for any tax questions. I/We understand and agree to submit a new form within 30 days if any information or certification on this form becomes incorrect. I/We understand and agree that as may be required by domestic regulators/tax authorities the Bank may also be required to report, reportable details to CBDT (Central Board of Direct Taxes) or close or suspend my / our account(s) and I/we understand and confirm that I/we shall not dispute the same.
- I/We understand, agree, accept and acknowledge that DCB Bank Limited shall have no responsibility and/or liability for any consequences, directly or indirectly, arising out of any erroneous details provided by me/us. I/We hereby authorize the Bank to carry out such credit checks and at such time and intervals, as it may deem necessary at its discretion, but without any obligation on the Bank to carry out or conduct such checks. I/We understand and agree that the Bank may sanction this Loan / Over Draft at its sole discretion.
- I/We acknowledge, confirm and undertake that I/we am/are the owner / joint-owners and am/are in possession of the gold jewellery / ornaments/ Bank issued coins offered as security ("Gold Security") over which I/we shall/consent to create a first and exclusive charge by way of pledge in favour of the Bank by depositing the same with the Bank to be kept with the Bank during the tenor and /or till the payment of all the outstanding amounts/ dues of the Loan / Over Draft. I/We understand and agree that the Bank shall be entitled to open the sealed packet and conduct investigation in connection with the quality of Gold Security at my/our cost at any time without notice and even in my/our absence and I/we hereby authorize and grant our consent to the Bank to do the same.
- I/We understand, agree, accept and acknowledge that the valuation of the Gold Security shall be done by an independent appraiser / trained staff appointed by the Bank and the Loan / Over Draft amount shall be determined by the Bank on the basis of the value of the Gold Security as set out in the valuation report supplied by the appraiser. I/We understand and agree that such value shall be governed by the Gold Rate published by the Bank from time to time
- I/We understand and agree that upon maturity, I/we shall either repay the Loan / Over Draft along with interest and such other dues as are payable by me /us to the Bank ("Dues") or I/we may, at any time, request a renewal / enhancement of the Loan / Over Draft which the Bank may grant to me/us at its sole and absolute discretion, subject to the continuation of the pledge over the Gold Security in favour of the Bank and provision of such other security and in such form as the Bank may require and such variations in the lending norms, Terms & Conditions, rate of interest as the Bank may prescribe as per its policies prevailing at the time of such renewal / enhancement, subject to payment of fees as the Bank may prescribe.
- I/We understand and agree that the interest payable on the Loan / Over Draft shall be charged on actual / reducing basis computed on the basis of a year of three hundred and sixty-five days subject to prevailing policy of the Bank with regard to (a) the Loan / Over Draft amount applied by me/us and sanctioned to me/us; and /or (b) loan-to-value, and I/we understand and agree that I/we may be required by the Bank to pay the interest amount on monthly basis.
- I/We understand and agree that the Loan / Over Draft may be prepaid, in whole or in part, by me/us in accordance to the provisions, terms and conditions of the Bank prevailing at the time of such pre-payment, including without limitation the payment of prepayment or part payment charges as the case may be, as stipulated by the Bank, which prepayment and/or part payment charges may be applied and collected by the Bank either at the time of maturity or closure or renewal, whichever is earlier. I/We understand, agree and accept that, without prejudice to any other rights that the Bank may have under the law, in case of non-payment of any dues I/we shall be liable and responsible to pay additional interest/default interest at such rate as may be prescribed by the Bank on the entire Loan/Over Draft plus the interest due on that date.
- I/We understand and agree that I/we shall bear, pay and reimburse all costs, charges and expenses, relating to administration charges, GST, duties (including stamp duty) and taxes (of any description as may be levied from time to time by the Government or other authority) and all other charges, costs, taxes and expenses whatsoever in connection with (a) application for and grant and/or repayment of Loan / Over Draft; (b) non-utilization of Loan / Over Draft limit; (c) recovery and realization of the Loan / Over Draft together with interest; (d) enforcement of Gold Security and/or any other security furnished by me / us; (e) clearance of arrears of all taxes and any other charges and levies of the Government in respect of Gold Security and any other security furnished by me/us and insuring the Gold Security and any other security furnished by me/us. Also, 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 / Over Draft, as also for the enforcement or attempted enforcement of the Gold Security and/or any other security created, without any delay, demur or protest.
- I/We hereby authorize the Bank to carry out the RTGS / NEFT transaction as per details mentioned in the application form. I/We understand and agree that RTGS / NEFT request is subject to the RBI regulations and guidelines governing the same and I/we shall not hold the Bank responsible and liable for the same. I/We further understand, agree and acknowledge that the Bank accepts no responsibility and liability for any consequences arising out of erroneous details provided by me/us.
- I/We understand and agree that the Gold Security and any other security furnished by me/us to the Bank will be released only upon payment in full of the Dues by me/us to the Bank and the Bank has the right to retain / apportion the Gold Security and any other security furnished by me/us against any other dues outstanding to the Bank arising out of any other facility extended by the Bank to me/us. I/We further understand and agree that in case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, without prejudice to the right to declare an Event of Default under Clause 15 herein and/or the right to sell the Gold Security and/or any other security furnished by me/us and/or exercise any other right or remedies available with the Bank hereunder or under law, I/we shall, within 7 (seven) days of a notice from the Bank in this regard, at the Bank's sole discretion, deposit with the Bank, such additional security, as may be required without any delay, demur or protest.
- I/We hereby represent and warrant, that: (a) I/we declare that I/we am/are citizen(s) of India; (b) I/we confirm(s) that my / our title to the Gold Security deposited / to be deposited by me / us as security is not defective / challenged by any person in any manner, nor is it spurious, of inferior quality or adulterated, and it has been acquired by me/us from genuine sources, is my / our bonafide property and no other person has any claim, lien or charge against it; (c) I/we confirm(s) that the value of the Gold Security as determined by the appraiser and set out in the valuation report is acceptable and final and binding on me/us; (d) I/we shall utilize the Loan / Over Draft solely for the purpose stated in the application form and will not be used for any speculative or anti-social purpose; (e) I/we shall perform and is/ are bound by all the covenants / conditions set out herein, in the sanction letter and any further conditions as may be prescribed by the Bank from time to time and in the event of any defect in the title/ownership to the Gold Security or the authenticity, quality and/or genuineness of the Gold Security, I/we shall indemnify, defend and hold harmless the Bank of all loss, damage, expenses, harm, costs and consequences arising out of such defects.
- I/We understand and agree that the Bank may, without assigning any reason and upon written notice mailed or delivered to me / us restrict / cancel in full or in part the Loan / Over Draft and demand repayment thereof. I/We further understand and agree that upon such notice, the Dues shall become forthwith due and payable by me / us to the Bank. I/We undertake to clear the dues immediately on such demand without any delay, demur or protest.
I/We understand, agree and accept that the following events shall constitute events of default hereunder ("Events of Default"), upon the occurrence of which the Dues shall become immediately due and payable by me / us to the Bank and further enable the Bank to enforce the Gold Security and any other security furnished hereunder and sell the same: (a) Failure on my/our part to perform any of my / our obligations hereunder or under the sanction letter or if any circumstance or event occurs which adversely affects my /our capacity to repay the Loan / Over Draft or any part thereof or perform any of my / our obligations; (b) If any of the representations or statements or particulars made by me / us in the application form or herein are found to be false, misleading or incorrect; (c) If the Loan / Over Draft is not repaid on the date of maturity; (d) In the event of non-servicing of interest by me / us on the due date; (e) Upon detection of any systemic fraud in relation to the quality of the gold or Gold Security by the Bank; (f) If the value of the 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 or if there is any deterioration or impairment of any security including the Gold Security or any part thereof, which causes the security in the judgment of the Bank to become unsatisfactory in character or value; (g) If it is discovered that there is any collusion between the appraiser and me/us resulting in a fraudulent and erroneous valuation of the Gold Security or in case the Bank has a reasonable suspicion in this regard; (h) If any attachment, distress, execution or other process against me / us or any of the security / Gold Security is enforced or levied upon; (i) In the event of my/our death, insolvency, failure in business, commission of an

act at bankruptcy of either of us; (j) An attempt by me / us, without prior written consent of the Bank, to create any charge, lien, mortgage or any other encumbrance over any of the security / Gold Security; (k) Failure on my/our part to repay the Dues immediately when demanded by the Bank.

16. I/We understand and agree that upon the occurrence of an Event of Default, the Bank shall be entitled to sell the Gold Security and/or any other security furnished by me/us in the open market after giving me / us a notice of 7 (seven) days which I/ we agree is a reasonable period for the purposes of Section 176 of the Indian Contract, 1872. I/We further understand and agree that the proceeds so realized from the sale of the Gold Security and/or any other security furnished by me/us shall be utilized towards the repayment of Dues under the Loan / Over Draft and in the event that the proceeds so realized are insufficient to meet the amount of Dues, the Bank may take such other and further actions as it may deem necessary to realize the balance amount from me/us. I/We understand, agree and accept that in case of more than one applicant, my/our liability shall be joint and several.
17. I/We understand and agree that the Bank may elect to send notices / communications either by writing by post / courier / hand-delivery or through any electronic mode and shall be deemed to have been sent to me/us.
18. I/We understand and agree that the Bank shall have the right to stipulate any other and further terms and conditions that it may deem fit at any time prior to or after the grant of the Loan /Over Draft, which shall be binding on me/us. I/We further understand and agree that all rights of the Bank stipulated herein shall be in addition to the rights, powers and remedies available to the Bank under law. I/We understand and agree that the Bank reserves the right to retain the photographs and documents submitted with this application form and will not return the same to the applicant(s).
19. I/We understand, agree and accept that all disputes arising out of and / or relating to this including any collateral document shall be subject to the exclusive jurisdiction of the Courts / Tribunals in Mumbai only.
20. I/We understand and agree that the sanction of this Loan / Over Draft is at the discretion of the Bank and upon my/our executing necessary security and other formalities as required by the Bank. I/We hereby authorise the Bank to conduct such credit checks as it considers necessary in its sole discretion and also authorise the Bank to release such or any other information in its records for the purpose of credit of appraisal sharing or for any other purpose. I/We hereby further authorise the Bank to make any enquiries with any other finance company / bank / registered credit bureau regarding my / our credit history with them and also authorise the Bank to provide details of my/our credit history to any other bank / finance company / registered credit bureau.
21. I/We understand and agree that the Bank shall have the right to make disclosure of information relating to me / us to any Credit Bureau and/ or any other governmental / regulatory / statutory or private agency as required under law from time to time. I/We understand, agree and hereby authorise and give consent to the Bank to disclose, without notice to me / us, information furnished by me/us in application forms(s) / related documents executed / to be executed in relation to the Loan/ Over Draft availed from the Bank, to the Bank's other branches / Subsidiaries / affiliates / Credit Bureau / Rating Agencies, Service Providers, banks / financial institution, governmental / regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purpose that the Bank may deem fit.
22. I/We understand, agree and confirm that having received, read and understood the terms and conditions applicable to this Loan / Over Draft against Gold and accept hereby without notice the terms and conditions unconditionally and agree that these terms and conditions may be changed by the Bank at any time and that I/we shall be bound by such amended terms and conditions.
23. I/We understand and agree that the Loan / Over Draft will carry interest at the rate specified in the Demand Promissory note executed by me/us. I/We understand and agree that the Bank reserves the right to change the rate of interest, inter alia, in case of any of the following:
 - a) delay in repayment, b) delay in regularization of over limit, c) return of cheques (outward/inward), d) non-submission of stock statement, e) non-submission of documents requested by the Bank, f) delay in submission of documents for renewal of facilities, g) devolvement of Letter of Credit, h) invocation of Bank Guarantee, i) credit deterioration in another loan with the Bank, j) credit deterioration reported by another bank, k) name appearing in negative list / defaulter list of RBI / ECGC, etc., l) inaccuracies in documents submitted to the Bank, m) routing of transactions to another bank account without the Bank's prior approval, n) reduction in sales turnover, o) any regulatory changes affecting the industry, and p) any other matter that is likely to affect the repayment capacity, timeliness, etc.
24. I/We understand and agree that the address for all communication shall be the one furnished in this application form, if not intimated to the Bank regarding any subsequent change of address in writing and under acknowledgement from the Bank.
25. I/We understand, agree and accept that the Bank may, without prejudice to its right to perform any activity/ies with respect to the Loan / Over Draft against Gold or the Gold Security itself or through its officers or agents, be absolutely entitled and have full powers and authority to appoint one or more third parties of the Bank's choice and to transfer and delegate to such third parties the right and authority to perform any such activity/ies.
26. I/We understand and agree that in the event of loss of pledged Gold Security by the Bank, the liability of the Bank is limited to replacing the value of the lost Gold Security as disclosed in the appraiser's certificate.
27. I/We understand, agree and acknowledge that the Bank shall have the absolute discretion, without assigning any reasons (unless required by applicable law), to reject my /our application and that the Bank shall not be responsible and/or liable in any manner whatsoever to me/us for such rejection, or any delay in notifying me/us of such rejection and any costs, losses, damage expenses other consequences, caused by reason of such rejection or any delay notifying me/us of such rejection, of my/our application.
28. I/We understand, agree and acknowledge that the Bank retains the right to mortgage, assign, securitize, sell or dispose of the Loans / Over Draft to any bank, financial institutions or other agencies and moreover, it has the right to transfer the receivable to any Special Purpose Vehicle (SPV).
29. I/We understand, agree and confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceedings have been initiated and / or are pending against me/us.
30. I/We understand, agree and hereby authorize the Bank to recover my / our dues including Dues on the due date or any Bank charges by debiting any of my / our account at DCB Bank branch. I/We understand and agree that processing fee and other applicable charges will be deducted / collected in line with the Schedule of Charges as updated from time to time and listed on the DCB Bank's website www.dcbbank.com.
31. I/We understand and agree that the applicant(s) agree that for the purpose of renewal, in case the Bank decides to open a new loan account the Bank reserves the right to close existing loan account by transferring the outstanding to the new loan account or in the existing loan account.
32. I/We understand and agree that the Bank reserves the right at its sole discretion to review / renew the applicant's Over Draft account annually subject to the satisfactory conduct of account and adequate value of Gold Security.
33. I/We understand, agree and hereby give my/our consent for sharing my/our personal Know Your Customer (KYC) information with Central KYC (CKYC) registry or any other competent authority as and when required or called for by any competent authority. I/We hereby give my/our consent to receive information from the DCB Bank and/or CKYC registry and/or the Government and/or Reserve Bank of India or any authority through SMS and/or email on my registered mobile number and/or email address. I/We hereby understand and agree that non-receipt of any such SMS and/or email shall not make the DCB Bank liable or responsible for any direct, indirect losses, damages, cost, penalty or any other expense.
34. I/We understand, agree and hereby give my/our consent and authorize DCB Bank to retrieve my/our information from CKYC registry for the purpose of this loan processing or any other relationship with DCB Bank.
35. I/We understand, agree and hereby confirm that I/we are not, or not part of any, Pawn Brokers / Jewelers / Gambling House / Lottery Agency or any Illegal business /jewellery or Finance company.
36. I/We hereby declare that – (a) I/We am/are not a director or relative of a Director of a DCB Bank or a banking company; (b) None of the partners are a director or specified near relation of a director of a banking company; and (c) None of its directors, are a director or specified near relation of a director of a banking company.
37. I/We hereby understand and agree and give our consent for checks to be conducted as per Bank's process on verification / validation of CRILIC Bureau. I/We also agree and give our consent for modifications to our/my account as per prevalent norms of the Bank from time to time. I/ We understand that Savings Bank account cannot be used for business transactions and if it is observed that the account is being used for business purpose or does not match with my/ our profile, such as, declared turnover, occupation, etc., the Bank shall close the account after sending due intimation to me / us. I/ We confirm that any change in my/ our profile, such as, turnover, occupation, or demographic information, etc., I/ we shall inform the Bank immediately in writing. I/ We understand that the onus for informing the Bank is on me/ us and not on the Bank.
38. I/We consent /" do not consent to receive information / services etc. for Marketing purposes through Telephone/ Mobile/ SMS / Emails by the Bank / its agent. I/ We confirm that, I/ we have read and understood the Declaration, and that all the details provided in the application form are true, complete and correct. I/ We agree and acknowledge that only direct telephone numbers (not board / general telephone numbers of offices / corporates / employers) will be accepted for registration of "Do Not Call" I we authorise the Bank to disclose, from time to time any information relating to my / our Loan / Over Draft Against Gold Security to any regulatory / statutory / Government / legal authority / parent, affiliate, and associates of the Bank, and to third parties engaged by the Bank, for purpose such as marketing of services.
39. In the event of Loan / Over Draft becoming Non-Performing Asset (NPA) for any reason, either due to non-servicing of interest or otherwise, or occurrence of any Events of Default, the Bank reserves the right, without any intimation to me/us, to reduce the un-availed Loan / Over Draft limit and also to disallow any further debit transactions in the Loan / Over Draft account despite the outstanding dues in the Loan / Over Draft account have not crossed the sanctioned Loan / Over Draft account limit. The Bank would not be liable and responsible for any damages / inconvenience caused to me/us arising out of such action taken by the Bank. I/We have voluntarily submitted my/our Aadhaar/UID Number mentioned above and consent to:
 - Seed my/our Aadhaar/UID Number issued by UIDAI, Government of India in my/our name with my/our aforesaid account.
 - Map it at NPCI (National Payments Corporation of India) to enable me/us to receive Direct Benefit Transfer (DBT) from Government of India in my/our above mentioned account. I/We understand that if more than one Benefit Transfer is due to me/us, I/we will receive all Benefit Transfers in this account.
 - Use my/our Aadhaar details to authenticate me/us from UIDAI.
 - Use my/our mobile number mentioned in my/our account for sending SMS alerts to me/us
 - Consent for Authentication: I/We, the holder of the above stated Aadhaar number, hereby give my/our consent to the Bank to obtain my/our Aadhaar number, Name and Fingerprint/Iris for authentication with UIDAI. The Bank has informed me/us that my/our identity information would only be used for demographic authentication / validation / e- KYC purpose and also informed that my/our biometrics will not be stored / shared and will be submitted to CIDR (Central Identities Data Repository) only for the purpose of authentication.
40. I/ We hereby consent to open DCB Savings Bank Account/ Current Account, if required, with the loan account and agree to comply with all the terms and conditions of the said accounts.
41. I/We agree that apart from execution of loan documents/agreements through physical mode/by means of my/our wet signature, Bank can also provide eStamping & eSigning facilities, so that loan documents/agreements to be executed by me/us can be stamped electronically and executed by me/ us through electronic mode.
42. I/ We hereby provide consent to DCB Bank for updation of my/our demographic details in my/our customer Id basis detail shared while Gold loan account opening. Bank can hereby update mobile number, alternate contact number, FATCA, KYC status including Name, Date of Birth, Gender, permanent address and communication address, PAN, CIDD details like occupation, annual income etc and subject to addition in more number of demographic details.
43. I/We also hereby provide consent tofor having agreeing to the terms and conditions of the Gold loan account opening and thereafter proceeded for Biometric authentication of Aadhaar for Esigning & Estamping my Gold loan application.

I/We have been given to understand that my/our information submitted to the Bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.

Applicant's Signature

Co-applicant / Second Applicant's Signature

Sanction Letter

Customer's Name _____

Date: _____

Dear Customer,

Subject: Sanction of DCB Gold Loan Application Number _____

Thank you for your patronage of DCB Bank. We are pleased to convey sanction of DCB Loan as requested by you.

The Loan is subject to general and special terms and conditions as mentioned in this letter as also the terms and conditions contained in the Loan Agreement and the documents which shall be executed by you between and in favour of DCB Bank Limited ("DCB Bank/ the Bank"). Further, the terms and conditions are subject to change from time to time as per Reserve Bank of India (RBI) guidelines and/ or the Bank's policies.

Type of Loan	Gold Loan
Type of Interest	Fixed
Rate of Interest	% p.a. Interest will be charged at monthly rest, chargeable as per the product
Loan Amount Sanctioned	INR
Tenure in Months	
Total Processing Fee (Non-refundable& excluding GST)	INR
Foreclosure Charge - applicable for customers when facility is closed within 180 days from the account opening date	DCB Gold Overdraft facility, 1% of sanctioned limit. DCB Gold Term Loan facility, 1% of loan outstanding amount.
Collection Charges	In the event of the Borrower(s) committing default in the repayment of loan dues, the Bank shall levy collection charges of INR 100 plus applicable taxes per call and INR 250 plus applicable taxes per visit made to recover these dues and the cost(s) thereof will be borne by the Borrower(s). These collection charges are subject to change as per the Bank's discretion.
Late Payment Charge	3% per month on amount overdue

Special Terms and Conditions

- All formalities applicable to the Gold Loan facility shall be complied with.
- Processing fee/ charges will be collected as per DCB Bank rules. The Bank will deduct the balance fees/charges payable, if any by the Borrower from the loan amount due for disbursement.
- Processing fee/ charges are non-refundable under any circumstances whatsoever.
- Stamp Duty to be deducted from disbursed amount.
- The rate of interest as indicated in this letter is the current rate of interest applicable on the loan.
- In the event of default/delay in repayment of dues of your DCB Bank Gold Loan, the Bank shall be entitled to increase the existing rate of interest applicable to your Gold Loan. Such increased rate of interest would be irreversible.
- Please refer to terms and conditions as part of the application form.
- For clarification please contact DCB Customer Care from 8 am to 8 pm IST Monday to Saturday or email: loans@dcbbank.com

I/ We confirm and accept the terms and conditions of this letter (all applicants and co-applicants to sign below)

Applicant's Name _____

Signature's with Date _____

Residence - CPV Format for Gold Loans

Finacle Loan Account / Application No.: _____

Customer Name: _____

Date and Time of Visit: _____

Person Met: _____

Relationship with Borrower: _____

Residence Status: Owned Parental Owned Rented Company Provided Relative Owned Others

Years At Residence: ____ Years ____ Months

Years in City: ____ Years ____ Months

Residence Type: Bungalow Independent House Flat Floor of a House Row House Chawl Multi Tenanted Temporary Shed SlumConstruction quality: Pucca Semi Pucca ShedEase of Location: Easy Difficult UntraceablePurpose of taking Gold Loan: Agriculture House Repair Personal Use

If Purpose is Agriculture:

a. Land cultivated by customer - Owned Land: _____ Acres Leased Land: _____ Acres

b. If Agriculture - Which Crops grown _____

Verifier's Comments: CPV Positive CPV Negative

Verifier's Name / HRMS : _____

Sign and Date: _____

For Bank Use Only

Any of the Signatories / Beneficial Owners of the entity a Political / Public Figure or related to a Political / Public Figure Yes No if yes, please give position _____

Approved by _____

Are there any other concerns for higher AML risk Yes No

if yes, please describe _____

Does it seem that the initial Deposit and/or the declared transaction profile is in line with the status/occupation declared?

Yes No

Signed in my presence
Name & Signatures of the Officer along with Signature Code Number

KYC Verification carried out by: I confirm that I have carried out proper due diligence and am satisfied with the profile of prospective customer(s):

Employee Name & Code: _____ Employee Designation: _____

Date Branch: _____ Employee's signature _____

I recommend for sanction of Loan/ Over Draft to the applicant(s) against pledge of Gold Security as mentioned in the appraiser's certificate / valuation report as per Terms and conditions mentioned in the form:

Questionnaire	
Staff confirmation	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the gold looking new / used?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the gold looking too shiny?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are multiple ornaments of same design pledged?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is any ONE ornament(s) of higher weight (> 50 grams)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is ornament design matching with any other packet pledged earlier?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Based on the discussion with customer, loan repayment capability seems fine? If no, please specify:	
Distance between the customer's residence and branch (in KM)	
Approval for geo limit breach obtained if applicable - name of approving authority	

Maker and HRMS ID: _____ Signature _____

Checker and HRMS ID: _____ Signature _____

Sanction Approved by and HRMS ID: _____ Signature _____

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 number and who enters into any transaction specified in rule 114B

1. Name: Mr. Mrs. Mx. Dr. Prof. Capt. Others

2. Date of Birth /

Incorporation of Declarant:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

(First Name)										(Middle Name)										(Last Name)									

3. Father's Name (in case of individual)

(First Name)										(Middle Name)										(Last Name)									

4. Current Address:

City:															Pin:														
Landmark:																													
State:															Country:														
Telephone: (with STD Code)															Preferred Mobile No.:														

5. Amount of Transaction (₹):

6. Date of Transaction:

D	D	M	M	Y	Y	Y	Y
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7. In case of Transaction in joint names, number of persons involved in the Transaction:

8. Mode of Transaction: Cash Cheque Card Draft / Banker's Cheque Online Transfer Other

9. Aadhaar Number issued by UIDAI (if available):

10. If applied for PAN and it is not yet generated enter date of application and acknowledgement number

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

11. If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the Financial Year in which the above transaction is held

12. Agricultural Income (₹):

13. Other than Agricultural Income (₹):

Details of document being produced in support of identify in Column 1

Document code	Document identification number	Name and address of the authority issuing the document

Details of document being produced in support of address in Columns 4 to 13

Document code	Document identification number	Name and address of the authority issuing the document

Verification

I, _____ 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 a Permanent Account Number 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 provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the _____ day of _____ 20____

Place: _____

(Signature of Declarant)

Note: 1. Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable, (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine; (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine. 2. The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

