

# Personal Loan



- senior officers. You further confirm that you are not related to any director of any other banks in India;
- if you are applying for any Insurance Product, you agree to be bound by the terms and conditions applicable to that product which are made available to you separately; and
- I/We hereby authorize you to provide monthly details of credit facilities given to me/us to credit information companies (CIC). Such details include the amount of monies I/We owe to you (even if I/We dispute the amount owed or have entered into agreement with you to settle the amount owed) and my/our repayment history. You may also get details of credit facilities given to me/us by other financial institutions from the CIC. You will use such information to determine whether the Bank will give me/us additional credit facility. On regularization of my/our account, you will update the CIC. If applied for any credit facility, you will guide me/us to get a copy of my/our credit information report from the CIC and such report will only show my/our credit position as provided by the CIC;
- agree that your loan shall be processed under the EMI waiver scheme at our sole discretion and subject to terms and conditions that may be prescribed by us from time to time. In case your application is processed under the EMI waiver scheme, you are aware that your last EMI shall be waived only if there is no single instance of EMI bounce or of any default or delay in payment of EMI for whatsoever reason or you have not opted for prepayment in the entire tenure of the loan. You are also aware that our decision shall be final and binding on you;
- authorize us to authenticate any credit card details you give us by conducting test authorizations with the issuer of that credit card;

## FOR BANK USE ONLY

DSA CODE \_\_\_\_\_

Referral ID

Sourcing ID

Closing ID

Occupational Code \_\_\_\_\_

Recommended By \_\_\_\_\_  
Sign & Date

Approved By \_\_\_\_\_  
Sign & Date

I/We confirm Primary Holder was met in person (It is mandatory to tick)

Photograph Tallied  Yes  No

Original Documents Sighted  Yes  No

High Risk Profession  Yes  No

Match with  Yes  No

PEP/STR/Terrorist List \_\_\_\_\_

ML Risk Level \_\_\_\_\_

DSE Signature \_\_\_\_\_

Date \_\_\_\_\_

Checked and authorized for Account set up

CPA Person's Name \_\_\_\_\_  
Sign & Date

Credit Officer's Name \_\_\_\_\_  
Sign & Date

Employee Number \_\_\_\_\_  
Sign & Date

KYC Address Proof \_\_\_\_\_

KYC ID Proof \_\_\_\_\_

### Documentation Required

- Identity Proof (Any one) : Passport, Photo Pan Card, Driving License, Voter ID Card, Photo Ration Card
- Address Proof (Any one): Passport, Telephone Bill, Ration Card, Electricity Bill, Driving License, Life/Medical Insurance Policy, Rental Agreement, Apartment Allotment Letter

### Financial Documents

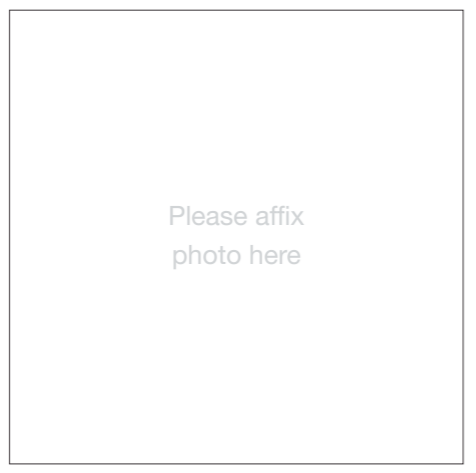
- Salaried : Latest one month salary slip
- Self Employed : Latest IT Returns with computation of Income/Certified Financials, Last Business Continuity proof

### Or you can apply on basis of:

- Credit Card
- Life Insurance Policy

The Bank may use the services of Direct Sales Agents (DSAs) for sourcing, selling, marketing, documentation and other association activities.

Please read the Important Information Document (IID) and ensure that you receive a copy of the same before signing on the Application Form below.

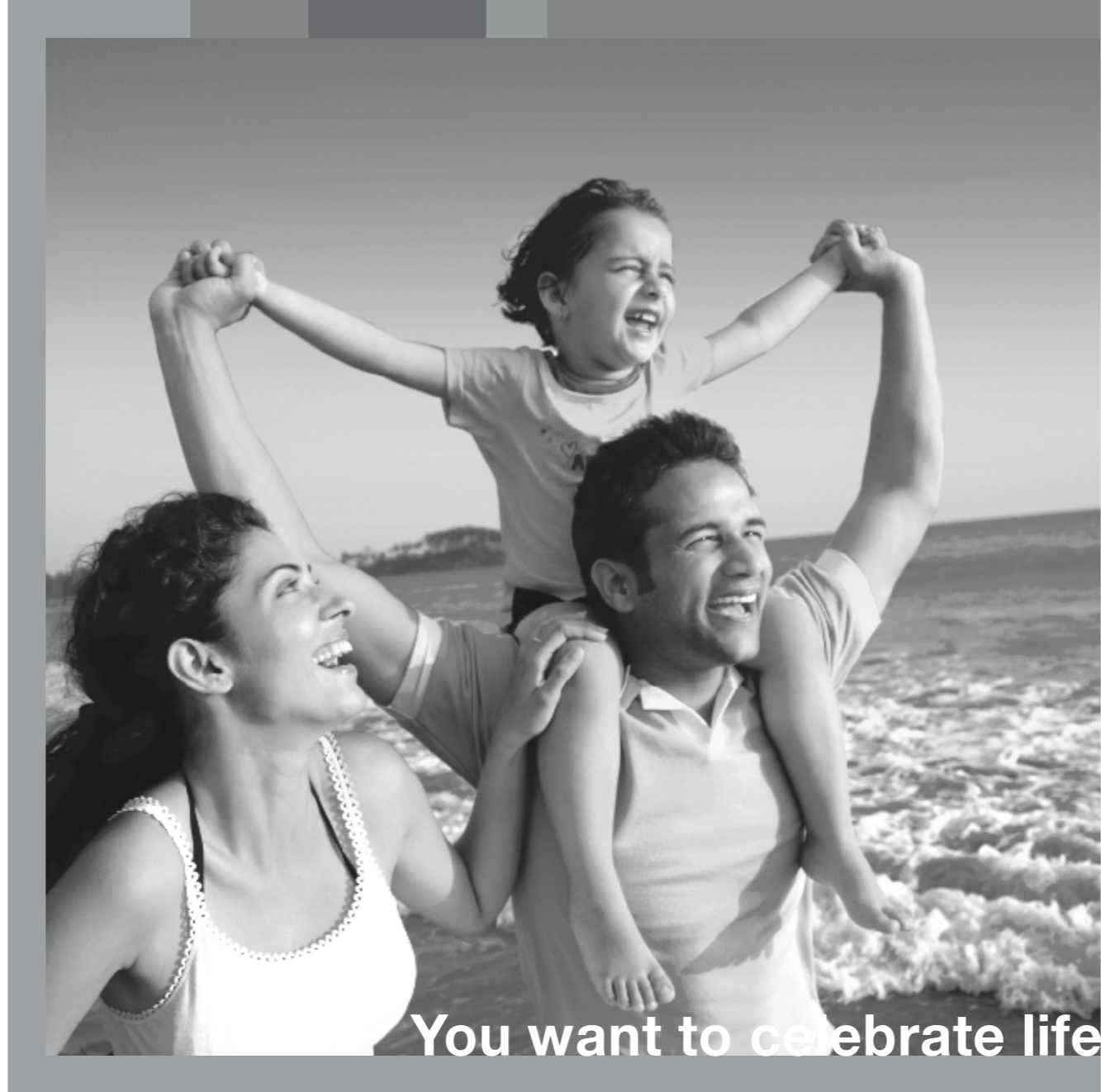


Customer Signature

Name

Date   /   /

Ver: September\_11



You want to celebrate life  
we ensure you always  
get the best

HELPLINE NUMBERS	
Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	39404444 / 66014444
Gurgaon, Noida	011 - 39404444 / 66014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam	1800 345 1000
Siliguri	1800 345 5000

Here for good

**IMPORTANT INFORMATION DOCUMENT  
BANK COPY**

Dear Customer,

Thank you for your application for Standard Chartered Personal Loan. At Standard Chartered, we believe in keeping you informed of key terms and conditions of the loan that you have applied for.

Table with 2 columns: Field Name, Value. Fields include Loan Amount applied for, Loan Tenor/Term, Applicable IRR, Monthly Installment, Repayment Due Date, Loan Processing Charges, Documentation and Administration Charges, Charges for cheques returned unpaid, Late Payment Interest, Repayment mode, and a note about security cheques.

(\*Note: These figures are tentative. The final figures will be set out in your Personal Loan – Customer Confirmation Document, which we will give you once we have approved your loan application.

If you do not pay your monthly dues, we will block your accounts with us and this will negatively impact your credit rating and may jeopardize your eligibility for future loans from any reputable lending institution.

Table with 2 columns: Field Name, Value. Field: Pre - payment Redemption Fee, Value: 5% of Principal outstanding amount of your Personal Loan. No part pre payment allowed. Prepayment until 12 EMIs cleared is not allowed.

Please sign and return a copy of this document to acknowledge that its contents have been explained to you by our Sales Representative and that it correctly reflects your Personal Loan application. Please ensure that our Sales Representative gives you a copy of this letter for your records.

Yours sincerely,

Sales Representative's Signature :

Name :

ID Number :

Date : DD / MM / YYYY

Applicant Signature :

Name :

Date : DD / MM / YYYY

In any banking relationship, time and convenience are important qualities that are well appreciated by any customer. We have designed this form so as to make it easier and hassle-free for you when it comes to applying for our comprehensive range of banking services. At Standard Chartered, we look forward to knowing you well, and serving you better.

Personal Loans EMI Waiver Scheme

**Sec 1 Please tell us about yourself**

Salutation/Title  Mr  Mrs  Ms  Other

Full Name

First Name

Middle Name

Last Name

Date of Birth DD / MM / YYYY

PAN Number

Telephone Number

Mobile Number 9 1

Are you an existing customer

Yes (Please provide your existing Standard Chartered Bank Account, Credit Card Number or Loan Account Number before proceeding to Section 2 if your particulars have not changed).

Standard Chartered Bank Account Number

Standard Chartered Bank Card Number

No (Please complete the fields below)

Type of Identity Document

Passport  Driving License  Other

ID Document Number

Gender  Male  Female

Nationality

Residential Status

Resident Indian  Non Resident Indian  Foreign National

Others

Marital Status  Married  Single  Others

Number of Dependents

Education Status

Up to Higher Secondary  Graduate  Post Graduate

Diploma  Professional  Others

Residence Type (Ownership of Residence)

Self Owned  Rented  Company Provided

Paying Guest Accomodation or Hostel  Others

Duration of Stay in Current Residence Months Years

Residential Address

Landmark

City State Pin Code

Permanent Address

Landmark

City State Pin Code

Nature of Employment

Salaried  Self Employed  Others

If Professional, you are

Doctor  Engineer  Consultant

Architect  Chartered Accountant

Others

If Salaried, Nature of Employment

Private Limited Company  Public Limited  Government Sector

PSU (Public Sector Units)  Self Employed

MNC (Multi National Corporation)  Others

Nature/Type of Business

Software/IT Hardware  Finance/Insurance  FMCG/Retail

Engineering/Infrastructure  Textile/Leather

Others

Name of Employer/Name of Business (if Self Employed)

Designation

Number of Years in Current Organisation/Business

Office Address (Individual)

Landmark

City State Pin Code

Preferred Address for Communication

Residential Address  Office Address  Permanent Residence Address

Telephone Number

Home 9 1

Office 9 1

Direct Number 9 1

Board Number 9 1

Extension Number Area Code

Telephone Number at Permanent Residence Address

9 1 Area Code

Email Address (please provide your Primary Email Address)

Annual Income ₹ Per annum

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through Telephone, SMS or Email

Yes  No

**Sec 2 Please provide us details of the loan you would like to apply for**

Loan Amount Applied for ₹

Purpose of Loan

Children's Education  Travel/Holiday  Working Capital

Vehicle  Consumer Durable  Medical Expenses

Repay Existing Debts  Purchase of Equipment and Tools

House Renovation  Marriage in Family

Payment Towards Health Insurance Cover  Others

Repayment Tenor (Months)

12  24  36  48  60 (Months)

Modes of Disbursement

Direct credit to my Standard Chartered Bank Account bearing Number

Pay Order in favour of

Payable at

RTGS to the Account in the Name of

bearing Account Number

Bank Branch

Repayment Details

Mode of payment of monthly installments

Post Dated Cheque  Electronic Clearing Service

Standing Instruction (Please complete the separate form for ECS and SI available with our Sales Representative)

Date on which every monthly installments will be paid DD

Source of Loan Repayment

Salary Income  Professional Receipts  Business Income

Others

Credit Protection Plan  Yes

Health Shield  Yes

Thank you for choosing to purchase an Insurance Product. Please complete the separate form (provided by our Insurance Service Provider); the form is available with our Sales Representative

No, I am not interested in any of the above products (Please go to Section 4)

Would you be interested in signing up for the following products

Customer Introduction

Please mention Name and Address of two references (other than family) along with contact telephone numbers

Reference 1

Name

Address

Landmark

Mobile Number Phone Number

Reference 2

Name

Address

Landmark

Mobile Number Phone Number

**Sec 5 Declaration**

By signing this application you:

- represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable);
- authorize us to verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency);
- authorize us to authenticate any credit card or loan details that you may have given us as part of the account opening form, by conducting test authorizations with the issuer of that credit card;
- acknowledge that we may decline your application. If this happens, no contractual relationship will arise between us, and we reserve the right to retain the documents you submitted to us with your application;
- confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of India) for the purposes of providing any service to you in connection with this application (including data processing);
- agree that you will inform us when there is any change in your occupation, employer or the status of your residency in India. If we ask, you will also give us the documents to prove such a change;
- declare that you will use the Personal Loan strictly for the purpose stated in this application form and not for any speculative or antisocial purpose;
- consent to each of Standard Chartered Group and its subsidiaries and affiliates (including each branch or representative office) its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to:
  - our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties");
  - professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
  - any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them);
  - any credit information companies, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties;
  - any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
  - any authorised person or any security provider;
  - anyone we consider necessary in order to provide you with services in connection with an account;
- confirm that no insolvency/bankruptcy proceedings have been initiated against you nor have you ever been adjudicated insolvent;
- confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available at any of our branches or on our website at www.standardchartered.co.in and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;
- confirm that you are not related to any of our directors and

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## IMPORTANT INFORMATION DOCUMENT CUSTOMER COPY

Dear Customer,

Thank you for your application for Standard Chartered Personal Loan. At Standard Chartered, we believe in keeping you informed of key terms and conditions of the loan that you have applied for.

<b>Loan Amount applied for *</b>	INR
<b>Loan Tenor/Term (total number of monthly installments payable)*</b>	12 / 24 / 36 / 48 / 60 months
<b>Applicable IRR (per annum)*</b>	
<b>Monthly Installment *</b>	INR
<b>Repayment Due Date requested *(subject to not exceeding one month from date of disbursement)</b>	1st / 5th / 10th / 15th of following month
<b>Loan Processing Charges* (For new loans only, Not applicable for top up loans)</b>	3% of Loan Amount
<b>Documentation and Administration Charges* (applicable for Top Up applications only)</b>	Upto 3% of Net Loan Amount
<b>Charges for cheques returned unpaid by your bankers</b>	a) ₹ 500 plus the applicable service tax for the first time that your repayment instrument bounces. b) ₹ 500 plus the applicable service tax for each time that your repayment instrument bounces on subsequent presentations
<b>Late Payment Interest</b>	Interest on arrears at the rate of 4% per month plus the applicable service tax
<b>Repayment mode (Please tick one)</b>	Electronic Debit Authorization (EDA) for non Standard Chartered Bank accounts/Standing Instructions (SI) on Standard Chartered Bank account
You will need to provide one non dated security cheque for each year of sanctioned tenor for EDA/SI. These will be returned on closure of the loan	

(\*)Note: These figures are tentative. The final figures will be set out in your Personal Loan – Customer Confirmation Document, which we will give you once we have approved your loan application.

If you do not pay your monthly dues, we will block your accounts with us and this will negatively impact your credit rating and may jeopardize your eligibility for future loans from any reputable lending institution.

<b>Pre - payment Redemption Fee</b>	5% of Principal outstanding amount of your Personal Loan. <b>No part pre payment allowed. Prepayment until 12 EMIs cleared is not allowed.</b>
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Please sign and return a copy of this document to acknowledge that its contents have been explained to you by our Sales Representative and that it correctly reflects your Personal Loan application. Please ensure that our Sales Representative gives you a copy of this letter for your records.

Yours sincerely,

Sales Representative's Signature : \_\_\_\_\_

Name : \_\_\_\_\_

ID Number : \_\_\_\_\_

Date :  /  /

Applicant Signature : \_\_\_\_\_

Name : \_\_\_\_\_

Date :  /  /

## HELPLINE NUMBERS

Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	39404444 / 66014444
Gurgaon, Noida	011 - 39404444 / 66014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam	1800 345 1000
Siliguri	1800 345 5000