



APPLICATION FORM FOR ADVANCE AGAINST TDR

(Applicable only for accounts- Resident Indians, Sole Proprietorship Firms and HUF)

Branch Name _____ Branch Code _____ Sourcing employee ID _____

Applicant's Details:

Please Tick <input checked="" type="checkbox"/> as Applicable	Main Applicant	Details of Joint Holders in FD			
Name of Applicant:		First Joint Holder			
Address:	City:	Branch Code:			
	State:	Name:			
	Pincode:	Cust ID:			
Cust ID:		Relationship with Applicant:			
Community:		To be included as Joint Holder in OD	YES	NO	
Caste:	General	Gender	Male	Female	Third Gender
	Other Backward Castes (OBC)	Second Joint Holder			
Gender	Scheduled Castes	Name:			
	Others _____	Cust ID:			
PAN No.:	Male	Relationship with Applicant:			
Phone No.:	Female	To be included as Joint Holder in OD	YES	NO	
E-mail ID:	TG	Gender	Male	Female	Third Gender
Gross Income (₹):		Cheque Book Required			
Segment Code:		YES	NO		
Customer Constitution	Resident Indian				
	HUF				
	Sole Proprietorship Firm				

If Applicant is Proprietorship Firm / HUF

Name of Proprietor / Karta	Cust ID of Proprietor / Karta					
OD Mode of Operation:	Self	Either or Survivor	Former or Survivor	Anyone or Survivor	Jointly by all	Others _____

Please grant me / us a Loan / Overdraft on security of my / our below mentioned Fixed Deposit Receipts:

Fixed Deposit a/c No.	Amount of FD Value to be Lien Marked (In ₹)	Scheme Code
Total		

Details of Advance Requested:

LTV: _____ Sanction Limit: _____ (LTV* Total FD Balance Lien marked)
 ROI: _____ % Mark-up over Weighted Avg. Rate of FDs of _____ % In case of staff account: Employee Code of Staff _____

Occupation (Tick One)	Salaried	Self-employed Businessmen	Self-employed Professional	Agriculturist	Housewife	Others: _____
Nature of Business:						

Purpose of Loan (Tick One)						
House Repair	House Purchase	Agriculture	Education	Business Expansion	Purchase of Plant & Machinery / Equipment / Business Premise	
Working Capital	Other: _____					

Client Declaration:
 I / We agree to repay the principal amount of loan on maturity of loan and the interest amount as and when applied. I / We also confirm that the above deposits would not be withdrawn till the time the loan is repaid. I / We also understand and agree that:-
 1. All auto closure FDs will be converted to auto renewal mode and I / We have no objection to the same.
 2. That my OD account will be mapped to all QIC / MIC type FD lien marked and payout of FD interest will be made only to my OD account.
 3. OD account will be auto renewed.
 I / We hereby confirm that Overdraft Facility would not be utilised for the purpose of:-
 1. Relending
 2. Acquisition of small savings instruments (including KVP & NSC)
 3. Purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds.

Please tick if FD is held by Minor []
 I / We declare that I / We am / are the father / mother of the Minor and the advance is required for the benefit of the Minor for the purpose mentioned above. I / We further declare and confirm that the said security is in the name of _____, who is a Minor. I / We, being the Guardian of the Minor further declare and confirm that the credit facilities are being availed on behalf of and for the sole use and benefit of the Minor for his / her necessities and I / We shall solely be accountable and responsible for the same.

Tick One	PSL Category	Fill in the details
	Education	Name of the Institution: _____ In India / abroad: _____ Course: _____ (Please provide Letter from College / Bill Copy / Fee Receipt indicating admission in institute)
	Home Repair	Rural Semi Urban Urban Metropolitan (Please provide quotation / bills for house repair)
	Manufacturing Enterprise	Investment in Plant & Machinery value (In INR) 0 to 5 lakh 5 to 25 lakh 25 to 500 lakh (Please provide any one of profile document as required & Balance Sheet along with all schedules indicating investment in Plant and Machinery)
	Service Enterprise	Investment in Equipments value (In INR) 0 to 5 lakh 5 to 25 lakh 25 to 500 lakh (Please provide any one of profile document as required & Balance Sheet along with all schedules indicating investment in Equipments)
	Agriculture - Direct	Land of _____ Acres Name of Lender: _____ Rate of Interest: _____ (Please provide 7 / 12 Utara / Land Revenue Receipt / Letter from Gram Panchayat)
	Agriculture - Indirect	Dealer / Seller of fertilizers, pesticides, seeds, cattle feed, poultry feed, agriculture implement & other input For setting up Agri Clinics / Agri Business Centres Custom Service Units who maintain a fleet of tractors, bulldozers, well boring equip., threshes etc. & undertake farm work for farmers on contract basis For construction and running of storage facilities including cold storage units designed to store agricultural products (Please provide any one proof of nature of business as required)

I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my/our loan application for financial assistance under the category of Priority Sector Advances.

I / We shall indemnify the Bank to make the loss good in the event of any loss or damage that may arise on account of false / incorrect declaration by me / us.

Date: D D M M Y Y Y Y

Place: _____

Signature of Main Applicant

Signature of Co-applicant
(To be signed by all joint holders of FD)

Lien Letter - Application for Overdraft against Fixed Deposit

To North East Small Finance Bank Ltd

Branch : _____

Dear Sir / Madam,

Your Bank has granted / agreed to grant me / us financial assistance by way of overdraft or such other facility as may be granted by the Bank or availed by the Borrower from time to time per monthly / quarterly / half yearly / annually rests, charge, commission, costs, expenses and other charges (hereinafter referred to as the "Credit Facility / ies).

I / We hereby confirm and undertake that as security / collateral security for the due repayment of the liability arising out of the aforesaid Credit Facility / ies and the ultimate liabilities due / that may become due to the Bank from the Borrower and / or me / us, in addition to your right of set off, NESF Bank shall also have right at any time and without prior notice or reference to me / us and without my / our consent to adjust, appropriate or to set off any credit balance or any part thereof due to me / us in my / our Current / Savings / any other Deposit Account or any account whatsoever including the above mentioned Fixed / Term Deposit / Recurring Deposit Receipt(s) Account No.(s.) at any of NESF Bank branches in my / our name(s) ("Deposit") with or without joint names of any other persons on or before the dates of maturity thereof towards the satisfaction or part satisfaction of outstanding balances or loan, overdraft / cash credit or of the amounts due or to become due by me / us or by the aforesaid Borrower to you in any account including under the Credit Facilities at any of NESF Bank branch / branches whatsoever.

The above Deposits shall continue to be available to the Bank as Security as such even if any Overdraft Facility runs into Credit / is reduced or extinguished or the credit facilities are renewed at any time or from time to time and NESF Bank is authorised to renew the said Deposit without further notice or consent from me / us or the Borrower.

That in case of default or Credit Facility / ies is not repaid on demand, the Bank may take all steps necessary to prematurely encash the Fixed / Term Deposit to itself or set off or uplift the securities / Fixed or Term Deposits hereby offered or held at any time or transfer / assign or reassign the same considered to be reasonable by the Bank and appropriate the net amounts towards discharge of all my / our liabilities in the account/s with the Bank at any of its branch(es). Should there be any shortfall, I / We hereby undertake to pay the same along with interest at the rate specified in the sanction, on demand by the Bank without any demur and the Bank may reserve its right to initiate appropriate proceedings against me / us for recovery of its dues from me / us.

The security held on the terms of this Letter shall act as continuing security for ultimate balance of all monies that may be due from me / us or from the Borrower to the Bank. Neither the said security nor this Letter shall be considered as terminated by reason only of the repayment of any particular Credit Facility or by any change in the constitution or by death / retirement (in case of partnership) or otherwise and shall be fully binding on my / our legal representatives, heirs, executors, administrators and assigns.

Date: D D M M Y Y Y Y

Place: _____

Signature of Main Applicant

Signature of Co-applicant
(To be signed by all joint holders of FD)

Branch Declaration (Please tick mark ✓ in all below):

I / We hereby confirm that the existing account of the customer is KYC compliant. Customer signature verified as per bank records.

For the FD accounts where the original Fixed Deposit(s) receipts is / are issued to the client, the same are retained at the branch.

In case of Applicant being Proprietorship Firm / HUF, we confirm that the documents have been executed by Proprietor / Karta.

Employee ID

To be verified and signed by either Branch Head or Branch Operations Head. Please affix Branch Stamp and Seal alongside.

Branch Employee Name

Branch Head Name

Branch Stamp

Signature

Branch Head Signature

Place: _____

Place: _____