

॥ सर्वे भवन्तु धनिनः ॥

Welcome to the world of Finance

Client Loan A/c Code :

Sanction Loan Limit : Rs.

Date of Sanction :

LOAN DOCUMENTS



Name of the Borrower: _____

Address : _____

_____ City _____ Pin _____

Phone	Mobile:	e-Mail ID

Type of Loan: Margin Trade / LAS / LAC / PL/Other _____

Powered By

 **swastika finmart**
THE WEALTH MAKERS

SWASTIKA FIN-MART PRIVATE LIMITED

Regd. Office : 48, Jaora Compound, MYH Road, Indore – 452001 (MP)

Tel. + 91 731 6644000, 6644208, FAX : +91 731 6644300

E mail : nbfc@swastika.co.in, Website : swastikafinmart.com

Swastika Fin-Mart Private Limited

DOCUMENTS ATTACHED	Yes	No
A. <u>Pre-Approval Documents supporting documents</u>		
1. Income Tax Return with computation of Income for Last 2 Years	<input type="checkbox"/>	<input type="checkbox"/>
2. Audit Reports / Balance Sheet-P & L / Capital A/c for last 2 years and Current Net worth Certificate	<input type="checkbox"/>	<input type="checkbox"/>
3. Copy of PAN card	<input type="checkbox"/>	<input type="checkbox"/>
4. Copy of Address Proof (<i>Voter ID, Driving Licence, Passport, Telephone Bill, Electricity Bill, Aadhaar Card</i>)	<input type="checkbox"/>	<input type="checkbox"/>
5. KYC Form (enclosed) - alongwith supporting documents-Pan Card & Add. Proof	<input type="checkbox"/>	<input type="checkbox"/>
6. DP Holding statement (in case of LAS, LAC & Margin Funding)	<input type="checkbox"/>	<input type="checkbox"/>
7. Latest Photograph – Two (One to be attached on KYC and one extra)	<input type="checkbox"/>	<input type="checkbox"/>
8. Last 6 Months Bank Statement	<input type="checkbox"/>	<input type="checkbox"/>
9. Bank Verification Form – Please get it certified from you existing bank (Enclosed)	<input type="checkbox"/>	<input type="checkbox"/>
10. Cheques (UDC) – Six (A/c Payee – In favour of Swastika Fin-Mart Pvt.Ltd.)	<input type="checkbox"/>	<input type="checkbox"/>
11. Other (if any) _____	<input type="checkbox"/>	<input type="checkbox"/>
<u>Additional Documents for Non-Individual Clients</u>		
<u>Partnership firm</u>		
1. Copy of the balance sheets for the last 2 financial years	<input type="checkbox"/>	<input type="checkbox"/>
2. Certificate of registration (for registered partnership firms only).	<input type="checkbox"/>	<input type="checkbox"/>
3. Copy of partnership deed.	<input type="checkbox"/>	<input type="checkbox"/>
4. Authorised signatories list with specimen signatures.	<input type="checkbox"/>	<input type="checkbox"/>
5. Photograph, ID Proof, POA, PAN of Partners.	<input type="checkbox"/>	<input type="checkbox"/>
<u>HUF</u>		
1. PAN of HUF	<input type="checkbox"/>	<input type="checkbox"/>
2. Deed of declaration of HUF/ List of coparceners.	<input type="checkbox"/>	<input type="checkbox"/>
3. Bank pass-book/bank statement in the name of HUF.	<input type="checkbox"/>	<input type="checkbox"/>
4. Photograph, ID Proof, POA, PAN of Karta.	<input type="checkbox"/>	<input type="checkbox"/>
<u>Company</u>		
1. Copy of the balance sheets for the last 2 financial years	<input type="checkbox"/>	<input type="checkbox"/>
2. Memorandum & Articles of Association AND Certificate of Incorporation	<input type="checkbox"/>	<input type="checkbox"/>
3. List of Directors	<input type="checkbox"/>	<input type="checkbox"/>
4. Latest Shareholding Pattern	<input type="checkbox"/>	<input type="checkbox"/>
5. Authorised signatories list with specimen signatures.	<input type="checkbox"/>	<input type="checkbox"/>
6. Photograph, ID Proof, POA, PAN of Directors.	<input type="checkbox"/>	<input type="checkbox"/>
B. <u>Third Party Pledger/Guarantor Documents (Self Attested)- if any</u>		
1. KYC Form (enclosed) - alongwith supporting documents-Pan Card & Add. Proof	<input type="checkbox"/>	<input type="checkbox"/>
2. PAN Card	<input type="checkbox"/>	<input type="checkbox"/>
3. IF Proof (Voter ID, Driving Licence, Passport, Aadhaar Card)	<input type="checkbox"/>	<input type="checkbox"/>
4. Address Proof (Voter ID, Driving Licence, Passport, Telephone Bill, Electricity Bill, Aadhaar Card)	<input type="checkbox"/>	<input type="checkbox"/>
5. Photograph - 2	<input type="checkbox"/>	<input type="checkbox"/>
6. DP Holding statement	<input type="checkbox"/>	<input type="checkbox"/>
7. Last 3 Months Bank Statement	<input type="checkbox"/>	<input type="checkbox"/>
8. Cheques – Two (Undated A/c Payee – In favour of Swastika Fin-Mart Pvt.Ltd.)	<input type="checkbox"/>	<input type="checkbox"/>
C. <u>Loan Documents</u>		
All the documents (enclosed) duly signed by the borrower, Co-Borrower, Pledger, Guarantor etc.	<input type="checkbox"/>	<input type="checkbox"/>

Note: 1).Please ensure that all supporting documents submitted by clients must be clear, readableare self attested.2).NBFC will not be responsible for any delay in loan sanction, if documents are not signed properly and all required supporting documents not attached.

Branch Details - Swastika Investmart Ltd

Introduced By: _____

Branch :	Name of Introducer:
Client Code :	Mobile No. of Introducer:
Branch Phone (Extn) :	Signature of Introducer:

I have checked the form & Supporting Documents and found correct:

Signature (BM of SIL): _____

Name : _____

LOAN APPLICATION-KYC

Name of Borrower: Mr./Ms/M/s. _____

Father's/Spouse Name: _____ Occupation _____

Date of Birth/Incorporation : ____/____/____ PAN : _____ (Attach copy of PAN Card)

Status (Tick) : Individual / HUF / Partnership Firm / Company , Education : Under Graduate / Graduate / Post Graduate

Nationality : Indian / Other _____ Mobile No.: _____ E Mail ID: _____

Address : _____

_____ City/Village: _____ Pin: _____ Ownership: Own / Rented

(Please. attach proof : Any one of Aadhaar Card, Elect. Bills, Passport, Driving License, Voter ID, Bank Statement-not more than 2 month old)

Permanent Address (if different): _____

_____ City/Village: _____ Pin: _____ Ownership: Own / Rented

(Please. attach proof : Any one of Aadhaar Card, Elect. Bills, Passport, Driving License, Voter ID, Bank Statement-not more than 2 month old)

Business/Employer Details:(In case of company/partnership, attach separate sheet for name, address, contact No, e-mail ID of all directors/partners)

S.No.	Name of Business/Employer	Address	Tel./Mobile No.	Year of Business/Employment

Details of Existing Loan (If Any):

S. No.	Bank /Financial Institution Name	Nature of Loan	Loan Amount	Current Outstanding	EMI Amount	Period Mnt /Yr	Security Given

Income Rs. _____ Per Annum (Please attached proof of Income i.e. Income Tax Return Latest Salary Slip/Certificate)

Bank Account Details: Bank Name & Branch _____

A/c No. _____ Saving/ Current, IFS Code : _____ (Please attached latest 6 months bank statement)

Loan Applied for (In figures) Rs. _____ (In words) **Rupees** _____

Purpose of Loan : IPO Funding / Margin Trade / Loan Against Shares / Personal Loan _____

Type of Loan (Tick) : Term Loan (EMI) / Line of Credit Loan Tenure : _____ Months/Years

Security Offered for this Loan: _____

Declaration

- (1) I/We have read and understood the relative terms and conditions. We accept and agree to be bound by the terms and conditions of sanction and repayment terms.
- (2) I/We understand that the sanction of the loan facility is at the sole discretion of Swastika Fin-Mart Pvt. Ltd. (SFMPL)
- (3) I/We understand that SFMPL has the right to recall the funds if they are not used for the stated purpose and/or without giving any reasons whatsoever during the pendency of the loans, and the decision of SFMPL to this effect shall be final.
- (4) I/We confirm that I/we am/are not debarred, suspended, penalized or black-listed by Government or any other Authorities
- (5) I/We confirm that the information furnished above is true and correct in all respects to the best of our knowledge and belief.

Signatures

Date : _____

⊗ (Borrower)

SWASTIKA FIN-MART PRIVATE LIMITED

Ref.:

Date :

To,

Sub.: Your Request for sanction of Loan of Rs. _____ Lacs

Dear Sir,

With reference to your request for sanction of the facility, we are pleased to inform you that following credit facilities as mentioned hereunder has been sanctioned to you with the following terms and conditions:-

1.	Facility	Loan against Shares / Margin / IPO Funding / Personal Loan/Other	} ⊗ ⊗
2.	Amount	Rs. _____ Lacs (Rupees _____ Only)	
3.	Margin (if any)	_____	
4.	Moratorium Period (if any)	_____ Months / Years	
5.	Validity of Facility	_____ Months / Years	
6.	Rate of Interest:	a).For Loan Facility _____ % Per _____ b). For Loan Facility _____ % Per _____	
		Interest Reset : _____	
7.	Processing Fees	_____ % of the Loan Sanctioned	
8.	Pledge Charges (if any)	To be borne by the borrower at actual	
9.	Cheque Return Charges	Rs.500/- per instance	
10.	Security	_____	
11.	Number of PDC/UDC	_____	
12.	Pre-Payment Charges	_____	
13.	Documentation:	i). Acceptance of Sanction Letter by Authorised Signatory. (ii). Execution of Loan Agreement. (iii). Execution of Power of Attorney. (iv). Demand Promissory Note for the Loan Account & Letter of Continuity. (v). PDCs towards repayment of principal, interest and other charges (payable at par), in favour of Swastika Fin-Mart Pvt. Ltd. alongwith covering letter. (vi). Signature verification of the borrower executing the documents and signing of cheques. (vii). Stamped Receipt of the Loan Amount. (viii). Letter to Lien Mark of security/Commodities. (ix). Letter of Negative Lien. (x). Duly Filled KYC Form of borrower and third party (if any), along with the necessary documentary proof. (xi).Schedule of Charges. (xii). Execution of Power of Attorney in favour of SFMPL. (xiii). Any other document as per policy of the company.	
14.	Other Terms & Conditions (if any):	_____	

For Swastika Fin-Mart Pvt. Ltd.

I/We accept all the term and conditions

(Credit Manager)

⊗

⊗

Signatures → (Borrower) (Co-Borrower/Guarantor)
Name : _____ Name _____

SWASTIKA FIN-MART PRIVATE LIMITED

Regd. Office : 48, Jaora Compound, MYH Road, Indore – 452001 (MP)

Tel. + 91 7316644000, 6644208, FAX : +91 731 6644300

E mail : nbfc@swastika.co.in

LOAN AGREEMENT

This Loan Agreement is executed on the date and at the place state in the Annexure hereto between

The Borrower (s) the details whereof are given at the end of the Agreement, of the **First Part**, hereinafter called the "Borrower (s)"

AND

Swastika Fin-Mart Private Limited [CIN : U65923MP2009PTC022801], a Non Banking Finance Company within the meaning of the Companies Act, 1956 and having its registered office at 48, Jaora Compound, MYH Road, Indore, Madhya Pradesh - 452001, of the **Second Part**, hereinafter called "LENDER" and / or "SFMPL "

The expression 'Part' unless repugnant to the context, is deemed to include legal heirs, executors, administrators and assigns WHEREAS at the request of the Borrower (s), the SFMPL has agreed to grant a loan not exceeding the amount mentioned in the Annexure to this loan agreement to the Borrower (s) for a period as mentioned in the Annexure on terms and conditions hereinafter contained.

1. The Borrower (s) accepts the loan and agrees to repay the amount in accordance with the terms and conditions set out in this Agreement.
2. Both parties represent covenants and warrants to each other that:
 - (a) that the Borrower (s) has read and unconditionally agreed to abide by all the terms and conditions, privacy policy, and other material made available by SFMPL.
 - (b) that the data, information, financial details and documents submitted by the Borrower (s) to SFMPL are true and correct.
 - (c) that they have not provided any information which is incorrect or materially impairs the decision of the Swastika Fin-Mart Private Ltd.
3. The Borrower (s) agreed to pay interest, additional interest, penalty and other charges payable on the loan as per the Annexure and that:
 - (a) The interest is payable monthly through upfront post dated cheques at calendar month intervals as at the end of the month and/or at the time of repayment of loan where the loan is repaid in full before end of the calendar month. The Borrower (s) shall give Post Dated cheques and / or execute ECS mandate in favour of Swastika Fin-Mart Pvt. Ltd. for the repayment Loan as well as for the payment of interest;
 - (b) Any default by the Borrower (s) in payment for dues towards interest or principle would entail an additional interest charge of 2% PM on the entire Loan, levyable from the date of the default without prejudice to SFMPL's other rights available as per this agreement and on default / failure of the Borrower (s) to pay the same.
 - (c) Provided also that the obligation to pay additional interest shall not entitle the Borrower (s) to set up a defense that no event of default as mentioned hereunder has occurred.
4. The Loan shall be disbursed by the SFMPL to the Borrower (s) as per requirement and/or letter of disbursement submitted by the Borrower (s).
5. On specific instruction of the Borrower (s) SFMPL may pay the loan amount to any other party for which the Borrower (s) unconditionally agrees that he/she shall be fully liable for all repayment obligations, penalty and other charges etc.
6. The Borrower (s) will provide post dated / undated signed cheques as per the term of sanction to the SFMPL of a bank regulated by RBI. The Borrower (s) shall not close this bank account or stop payment of cheques / ECS without prior intimation to SFMPL and in case such an account is closed, the Borrower (s) shall replace all cheques with fresh cheques of new bank account. The SFMPL could present these cheques with the bank in case the Borrower (s) is in default of payment of loan as per terms of this Agreement.
7. The Borrower (s) shall utilise the said Loan only for the purpose as applied for.
8. At the option of the SFMPL, and without necessity of any demand upon or notice to the Borrower (s) all of which are hereby expressly waived by the Borrower (s) and notwithstanding anything contained herein the said dues and all of the obligations of the Borrower (s) to the SFMPL hereunder shall immediately become due and payable irrespective of any agreed maturity and the SFMPL shall be entitled to enforce its security, including presentation of cheques provided to the SFMPL upon the happening of any of the following events:
 - (a) If any representations or statements or particulars made in the Borrower (s)'s proposal application are found to be incorrect or
 - (b) the Borrower (s) commits any breach of any term set out in this Agreement;
 - (c) the Borrower (s) fails to repay the loan amount on the designate date on which the repayment of loan is due;
 - (d) If any attachment, distress execution or any other such process is initiated against the Borrower (s);
 - (e) If the Borrower (s) ceases or threatens to cease or carry on its business or profession;
9. The rights, powers and remedies given to the SFMPL by this agreement shall be in addition to all rights, powers and remedies given to the SFMPL by virtue of any other security, statute or rule of law. The SFMPL may exercise a lien or right to set - off with respect to any obligation of the Borrower (s) on the SFMPL in the same manner as if the obligations were unsecured and shall have a lien on all property /credit balance in any other account of the Borrower (s) or securities of the Borrower (s) in the SFMPL's possession or custody whether for safe-keeping or otherwise. If upon demand by the SFMPL, the balance outstanding in the Loan account is not repaid within the prescribed time, such credit balance in any account may be adjusted towards dues under the Loan account. In case of any deficit, the deficit amount may be recovered by the SFMPL from the Borrower (s). Any forbearance of failure or delay by the SFMPL in exercising any right, power or remedy hereunder shall not be deemed to be waiver of such right, power or remedy and any single or partial exercise of any right, power or remedy hereunder shall not preclude the further exercise thereof and every right and remedy of the SFMPL shall continue in full force and effect until such right, power or remedy is specifically waived by an instrument in writing executed by the SFMPL.

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10. The Borrower (s) hereby agrees and gives consent for the disclosures by the SFMPL to any government or any other regulatory authorities, of all or any such;
 - (a) Information and data relation to it;
 - (b) The information or data relating to any credit facility availed of / to be availed by it; and
 - (c) Default if any committed by it in discharge of our such obligation, as the SFMPL may deem appropriate and necessary to disclose and furnish to Credit Information Agencies and any other agency authorised in this behalf by RBI;
11. The Borrower (s) shall indemnify and hold the SFMPL harmless from and against any and all losses, damages or other consequences which may arise or result from giving the Loan to the Borrower (s) and shall reimburse the SFMPL upon demand all such sums and shall upon request appear and defend at the Borrower (s)'s own cost and expenses any action which may be brought against the SFMPL in connection therewith.
12. The Borrower (s) shall reimburse and pay to the SFMPL 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 these presents and related to and or incidental documents and enforcement of the rights of the SFMPL there under or any other document security created / executed by the Borrower (s) in favour of the SFMPL.
13. Repayment of any amount towards loan shall always be adjusted in the order of interest, cost and other charges and at last towards principal outstanding amount of the loan.
14. The Borrower (s) agrees to accept the statement of account send by the SFMPL or by any other authorised representative of the SFMPL as conclusive proof of the correctness of any such claim to be due from him.
15. Any notice or demand hereunder shall be in writing signed by any SFMPL's Officers and may be made by leaving the same or sending it through the post addressed to the Borrower (s) at the address specified above or the address last know to the SFMPL; and a notice or demand so given or made shall be deemed to be given or made on the day it was so left or, as the case may be, two business days following that on which it was so posted, and shall be effectual notwithstanding that the same may be returned undelivered and notwithstanding the Borrower (s)'s change of address.
16. If any provision of this agreement is illegal, invalid or unenforceable for any reason, it will be severed from the remaining provisions when will remain unaffected.
17. In the event of any dispute, difference or question arising between the parties hereto in relation to or in connection with anything to be done under this agreement and the same remains unresolved for a period of one (1) month, despite the mediation of the respective parties authorized persons, it shall be referred to arbitration before the arbitrator appointed with mutual consent by the both the parties in accordance with the Indian Arbitration and Conciliation Act, 1996 and the rules framed there-under. The award given under the said process shall be final and binding on the parties. The venue of arbitration proceedings shall be Indore (MP). The Courts at Indore alone shall have exclusive jurisdiction to entertain any dispute or suit arising out of or in relation to this Agreement. Cost of arbitration and other legal cost shall be borne by the Borrower (s). The arbitrator shall have the authority to pass appropriate orders as to costs.
18. This Agreement shall be governed by and construed in all respect with the Indian Laws and any matter or issues arising hereunder or any dispute hereunder shall be subject to the jurisdiction of the Courts of the City of Indore in India.
19. In the event, the Borrower (s) is required under any law, rule or regulation for the time being in force, to deduct any tax at source on Interest Payments ("TDS"), the Borrower (s) shall Deposit such TDS with the concerned authority in accordance with the applicable rules and regulations prescribed in respect thereof, and Submit the quarterly "TDS Certificate" in the prescribed form under Income Tax Rules to SFMPL within the time limit as per Income Tax Act. The Borrower (s) agrees that SFMPL shall not release the Pledged Securities, until and unless it receives all the TDS certificates from the Borrower (s) and the Borrower(s) shall not raise any demur or protest, on the SFMPL's refusal to release the pledged securities;
20. The Borrower (s) confirms that the Borrower (s) is not debarred, suspended, penalized or black-listed by the Securities and Exchange Board of India (SEBI), Reserve Bank of India (RBI), the Stock Exchange(s) or any other Regulatory Authority, and further confirms that there are no restriction(s) currently applicable or any enquiry or disciplinary action pending which may result in the Borrower (s) being debarred, suspended, penalized by any of the Regulatory Authorities;
21. Any grievance relating to this Loan may be addressed to: Principal Officer, Swastika Fin-Mart Private Limited, 48, Jaora Compound, MYH Road, Indore – 452001 (MP)

IN WITNESS WHEREOF the parties hereto have signed this Agreement in acceptance of all terms and conditions stated above at the place state in the Annexure hereto

Party of the First Part Borrower (s)	Party of the Second Part (Lender):
<p style="text-align: center;">⊗</p> <p>Signature : _____</p> <p>Name : _____ Age: _____ Yrs</p> <p>Fathers Name: _____</p> <p>Address: (Res.) _____</p> <p>_____</p> <p>Off. _____</p> <p>_____</p> <p>Phone / Mobile No. _____</p>	<p>Name : <u>Swastika Fin-Mart Private Limited</u></p> <p>Signature: _____</p> <p>Name : _____</p>

AGREEMENT-CUM-PLEDGE

This Loan Agreement is executed on the date and at the place state in the Annexure hereto between

- (1) The Borrower (s)/Co-Borrower (s) primary pledger, the details whereof are given at the end of the Agreement, of the **First Part**, hereinafter called the “**Borrower (s)**”

AND

- (2) Swastika Fin-Mart Private Limited [CIN : U65923MP2009PTC022801], a Non Banking Finance Company within the meaning of the Companies Act, 1956 and having its registered office at 48, Jaora Compound, MYH Road, Indore, Madhya Pradesh - 452001, of the **Second Part**, hereinafter called “**Lender**” and / or “**SFMPL**”

The expression ‘Part’ unless repugnant to the context, is deemed to include legal heirs, executors, administrators and assigns

WHEREAS the Borrower (s) has requested SFMPL to sanction a Loan not exceeding the amount mentioned in the Annexure-Loan Details “ the Loan” against the Security of Shares as specified in **Schedule hereto** (hereinafter referred to as the "Security" or "Securities") by way of pledge by lien OR pledge by possession (deposit of securities to demat account of SFMPL for pledge by possession) of which the Borrower (s) is the legal and beneficial owner. The words “Pledged Securities” hereinafter referred shall include pledge of securities by way of lien mark as well as pledge by possession through deposit of securities to the account of SFMPL.

AND WHEREAS the Borrower (s) has submitted the Loan Application Form, Financial details, duly filled-in and signed and also agreed to the charges mentioned in Annexure hereto. The Borrower (s) has also been furnished by SFMPL a List of Approved Scrips, prevalent as on the date of sanction of the Loan.

AND WHEREAS SFMPL has agreed to grant the Loan upon the following terms and conditions:

- (1) The Loan, will be maintained within the Drawing Power of the pledged Securities at the time of grant of the Loan and/or each draw-down in case of ‘Scheme- C’ - Line of Credit (Flexi) Loans. “Drawing Power” has been defined as the amount eligible for Loan after reduction of margin on each of the pledged Securities as may be applicable from time to time; and the term “Margin” means “the percentage of the value of pledged Securities that is not available for loan to the Borrower (s)”. SFMPL will have the exclusive right to vary the Margin applicable on any Security at any time and the same will be binding on the Parties. The Loan is repayable unconditionally on demand at SFMPL absolute discretion and without giving any reasons whatsoever. SFMPL would give 3 (three) working days written notice to the Borrower (s) to repay the Loan amount together with interest accrued and all other amounts due till the date of actual realization
- (2) Without prejudice to the provisions of Clause(1) the Loan will be available for a period mentioned in Annexure from the first date of disbursement and the Borrower (s) shall repay the same on or before the expiry of the term. SFMPL may at its absolute discretion and subject to the Borrower (s) being regular in payment of interest, agree to renew the Loan on the terms and conditions prevalent at the time of renewal. The Borrower (s) hereby agrees and accepts that the Securities, Promissory Note, this Agreement and other documents and writings executed by the Borrower (s) would be a valid and Continuing Security by way of an exclusive charge to SFMPL for all monies which are due from the Borrower (s);
- (3) (a) The Loan shall carry interest at the rate mentioned in the Annexure;
- (b) In the case of ‘Scheme A’ Loans the interest is payable monthly through upfront post dated cheques at calendar month intervals. The Borrower (s) shall give Post Dated cheques drawn in favour of Swastika Fin-Mart Pvt. Ltd. for the Loan. The principal amount of the loan will be payable by the Borrower (s) to SFMPL at the end of the period of sanction, if not renewed on or before the end of the period of sanction;
- (c) In the case of ‘Scheme B’ Loans, the interest is payable monthly and the same will be covered in EMI (Equated Monthly Installments) payable towards principal and interest of the loan, at the agreed fixed date of every calendar month. At least one EMI shall be payable in advance. Pre-EMI interest shall be payable separately at the time of disbursement of the loan. The Borrower (s) shall give Post Dated cheques drawn in favour of Swastika Fin-Mart Pvt.Ltd. for all the EMI as well as for pre-EMI Interest;
- (d) In the case of ‘Scheme C’ Loans, interest is payable monthly on the last day of each calendar month. Interest will be computed on the daily outstanding amount and compounded on a calendar month basis. However for purposes of margin computation, interest will be accrued daily. The principal amount of the loan will be payable by the Borrower (s) to SFMPL at the end of the period of sanction;
- (4) To set the Drawing power Borrower (s) has to pledge the securities from the approved list of securities furnished by SFMPL along with the schedule of securities as per annexure of the pledged securities. Any change in the Securities hereby pledged may be effected by execution of Supplementary Schedule(s). Such Supplementary Schedule(s) would be deemed to form part and parcel of this Agreement and would not require execution of a fresh Agreement.

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- (5) (a) If at any time the value of the Securities falls so as to reduce the Drawing Power below the Loan outstanding together with interests and other costs of the Loan, the Borrower (s) shall within 3 (three) working days of date of notice from SFMPL, deposit Securities (as per the list of approved Scrips as amended from time to time) valued at the valuation price on the date prior to the date of deposit of additional Securities together with any further deficiency which may have arisen on the date of such rectification or, repay the corresponding quantum of the Loan by which the Drawing Power falls short, failing which SFMPL reserves the right to invoke the pledge and may at its discretion sell, dispose off or realise any or all of the Securities without being liable for any loss or damage or diminution in value sustained by the Borrower (s).
- (b) If at any time the Drawing Power of the Borrower (s) reduces by percentage mentioned in the annexure hereto, SFMPL reserves its right to invoke the pledge and /or liquidate the securities in part or full without waiting for the 3 (three) working days notice and may at its discretion sell, dispose off or realise any or all of the Securities without being liable for any loss or damage or diminution in value sustained by the Borrower (s). SFMPL shall have access to the Securities pledged by the Borrower (s) with SFMPL for any other outstanding Loan as on that date;
- (6) Upon any default in payment of dues and/or default in rectifying the deficiencies in Drawing Power as mentioned in Clause 5 of this Agreement, the Borrower (s) would be liable to pay an additional interest @ 2% p.a. on the entire Loan payable from the date of the default till the date of payment of the Loan/rectification of Drawing Power, without prejudice to SFMPL's other rights available under this Agreement and in law;
- (7) In the event of any change in the Borrower (s)'s address, the Borrower (s) shall forthwith intimate the same to SFMPL immediately, failing which service of notice or correspondence, if any to the address given by the Borrower (s) shall be deemed to have been served at the time it would be delivered in the normal course. Notice shall be sent either by Registered Post, or Telegram or by Courier and/or by Fax or by e-mail. The Receipt issued by the Post Office, Courier acceptance note and/or fax confirmation slip and/or mail sent report shall be construed to be conclusive proof of SFMPL having sent the notice;
- (8) The Borrower (s) agrees to accept the statement of account sent by SFMPL or by any other authorised representative of SFMPL as conclusive proof of the correctness of any sum claimed to be due from the Borrower (s) unless the Borrower (s) reverts to SFMPL within a period of 3 (three) working days from the date of dispatch of statement of account;
- (9) The Borrower (s) agrees that any accretion to the Securities by way of bonus shares or any other corporate action i.e. split of Face Value, demerger, merger etc. shall also be deemed to be pledged with SFMPL without any further act or deed and shall be deemed to be part and parcel of the Securities as per the Schedule of Securities of this Agreement;
- (10) During continuance of the pledge hereby created, all voting rights in respect of the Securities shall be exercisable by the Borrower (s) in a manner which is not prejudicial to the interest of SFMPL or the Securities pledged with SFMPL. However, in the event of enforcement of the Pledge created hereunder, the voting rights shall automatically be exercisable by SFMPL;
- (11) The said pledged Securities and the Promissory Note given by the Borrower (s) to SFMPL would be a continuing Security to SFMPL for all monies, which are due from the Borrower (s). It is declared that the Securities are free from any lien, charge or other encumbrance and the parties undertake to keep them as such during the time the Securities are pledged with SFMPL;
- (12) The Borrower (s) agrees not to stop the transfer of the Securities to the name of SFMPL or its nominees. The Borrower (s) also agree not to close the bank account of which cheques / ECS mandate is given as security and / or repayment and also agree not to stop payment of Cheque / ECS mandate given for repayment of Loan, Interest, Cost and charges etc.;
- (13) The Borrower (s) shall have executed or agree to execute such transfer instruction slips and/or other instruments of pledge as may be requested by SFMPL. SFMPL shall be entitled to transfer the Securities in its own name, at any time;
- (14) SFMPL shall be entitled to sell, assign or transfer SFMPL's rights and obligations under this Agreement to any person(s) of SFMPL's choice in whole or in part and in such manner and on such terms as SFMPL may decide and deem fit. Any such sale, assignment or transfer shall conclusively bind the Borrower (s). The Borrower (s) shall not be entitled to directly or indirectly assign the benefit or obligation of this Agreement;
- (15) The Borrower (s) agrees that this Agreement, the Promissory Note, the Power of Attorney, Transfer Instruction Slips and other documents and writings executed by the Borrower (s), shall be irrevocable during currency of the loan including interest and other charges and also shall not be revoked by the death/dissolution/ winding up of the Borrower (s) and SFMPL may notwithstanding the death/dissolution/ winding up of the Borrower (s) enforce and sell any and all the Security and/or cause any and all Security to be sold and/or transferred and/or otherwise act pursuant to the said Power of Attorney, deeds and the other documents and writings executed by the Borrower (s) in the event of :
- (i) default by the Borrower (s) in repaying the Loan together with all dues on the date of maturity; and/or
 - (ii) non-payment of interest/EMI for 1 (one) month; and/or
 - (iii) failure on the part of the Borrower (s) to deposit additional Securities as specified in Clause 5 of this Agreement; and/or
 - (iv) any breach of any of the terms and conditions herein contained; and/or
 - (v) utilisation of the Loan for speculative or anti-social business and/or for purposes other than those specified in the application form ; and/or
 - (vi) failure to repay the Loan, interest and other sums as per the provisions of this Agreement; and/or
 - (vii) default by the Borrower (s) under any other Loan/Facility outstanding with SFMPL; and/or
 - (viii) If any extraordinary situation or circumstances have arisen, which, in the opinion of SFMPL, may make it impossible for the Borrower (s) to fulfill its obligations hereunder or under the terms of sanction of the Loan; and/or
 - (ix) Default by the Borrower (s) for any government levy/taxes applicable on SFMPL; and/or
 - (x) Default in replacing the Securities with other approved Securities, if any pledged security becomes un-approved.; and/or
 - (xi) Any information furnished by the Borrower (s) to SFMPL in the application form or during the currency of the Loan is found to be misleading or incorrect in any material respect

(sub-clauses (i) to (xi) above are hereinafter referred to as "the Events of Default")

⊗

SFMPL shall, without obtaining consent of the Borrower (s), be entitled (but not bound) to sell or otherwise dispose off, in any manner all or any of the Securities by public auction or private contract in such manner and upon such terms and subject to such conditions as SFMPL may think fit, and the proceeds of such sale or disposal shall be applied first in payment of all costs, charges and expenses incidental to such sale or disposal and for enforcement of the pledge hereunder, secondly in repaying the Borrower (s)'s dues and in respect of all other outstanding dues to SFMPL in respect of the Loan or otherwise.

(Not bound hereinabove mentioned in this clause means if the SFMPL is not able to sell or otherwise dispose-off in any manner all or any of the securities due to any reason then SFMPL will not be liable for any loss, depreciation in value of the securities or damage incurred to the Borrower (s) because of the same.)

PROVIDED THAT the decision of SFMPL on the happening of an event of default, the number/amount of Securities and the identification of Securities which are to be so sold or disposed off, shall be final and binding on all concerned.

SFMPL shall not in any way be liable for any loss or depreciation in value of the Securities whilst in its possession or in course of realisation or disposal as provided hereunder.

In case, the proceeds of the sale or disposal of the Securities are not sufficient to pay/repay the dues of SFMPL, the Borrower (s) shall undertake to make good the deficit immediately on request from SFMPL.

- (16) All costs (including legal costs), charges, expenses, taxes, duties (including stamp duties) in relation to this Agreement and any document executed pursuant hereto and in relation to the creation, enforcement, realisation and attempted realisation of any Security shall be borne and paid by the Borrower (s) alone. The Borrower (s) authorises SFMPL to debit the aforesaid sum to the Loan account;
- (17) The Borrower (s) unconditionally agrees that SFMPL shall have right to pledge further any of the securities offered/deposited/pledged by him/her/them to any bank, NBFC or financial institution as security to avail credit facilities, without any further intimation or consent of the Borrower (s).
- (18) In the event, the Borrower (s) is required under any law, rule or regulation for the time being in force, to deduct any tax at source on Interest Payments ("TDS"), the Borrower (s) shall Deposit such TDS with the concerned authority in accordance with the applicable rules and regulations prescribed in respect thereof, and Submit the quarterly "TDS Certificate" in the prescribed form under Income Tax Rules to SFMPL within the time limit as per Income Tax Act. The Borrower (s) agrees that SFMPL shall not release the Pledged Securities, until and unless it receives all the TDS certificates from the Borrower (s) and the Borrower (s) shall not raise any demur or protest, on the SFMPL's refusal to release the pledged securities;
- (19) Any grievance relating to this Loan may be addressed to : Principal Officer, Swastika Fin-Mart Private Limited, 48, Jaora Compound, MYH Road, Indore – 452001(MP)
- (20) No delay in exercise or omission to exercise any right, power or remedy accruing to SFMPL hereunder shall impair or abridge any such right, power or remedy nor shall it be construed to be a waiver thereof;
- (21) Words importing the masculine gender will include the feminine and neutral gender. Word incorporating the singular number will include the plural;
- (22) Without prejudice to the rights of SFMPL to enforce certain provisions of this pledge without intervention of the court and to exercise certain other remedies as set out herein, the provisions of this Agreement shall be governed by Indian laws. The parties submit themselves to the jurisdiction of Courts in Indore;
- (23) The Borrower (s) confirms that the Borrower (s) is not debarred, suspended, penalized or black-listed by the Securities and Exchange Board of India (SEBI), Reserve Bank of India (RBI), the Stock Exchange(s) or any other Regulatory Authority, and further confirms that there are no restriction(s) currently applicable or any enquiry or disciplinary action pending which may result in the Borrower (s) being debarred, suspended, penalized by any of the Regulatory Authorities;
- (24) The Agreement shall become binding on the Borrower (s) and SFMPL on and from the date first herein below written. It shall remain in force and shall not be redeemed till all the monies due and payable under the Agreement are fully paid off to the satisfaction of SFMPL.

IN WITNESS WHEREOF the parties hereto have signed this Agreement in acceptance of all terms and conditions stated above at the place state in the Annexure hereto

Party of the First Part Borrower (s)	Party of the Second Part (Lender):
<p style="text-align: center;">⊗</p> <p>Signature : _____</p> <p>Name : _____ Age: _____ Yrs</p> <p>Fathers Name: _____</p> <p>Address: (Res.) _____</p> <p>_____</p> <p>Off. _____</p> <p>_____</p> <p>Phone / Mobile No. _____</p>	<p>Name: <u>Swastika Fin-Mart Private Limited</u></p> <p>Signature: _____</p> <p>Name: _____</p>

Swastika Fin-Mart Pvt. Ltd.

ANNEXURE

Forming Part of Agreement No : _____ dated _____

THE LOAN DETAILS AND CHARGES APPLICABLE FOR THE LOAN ARE AS FOLLOWS:

A. LOAN DETAILS

S. No.	Headings	Particulars
(1)	Date of Agreement	
(2)	Place of Agreement	
(3)	Loan Sanctioned	Rs. _____ Rupees _____ only.
(4)	Tenure of Loan	_____ Months / Years
(5)	Security	_____
(6)	Type of Loan (Scheme) Please tick	<input type="checkbox"/> Scheme – A : Fixed Period Loan with monthly interest payment option <input type="checkbox"/> Scheme – B : Fixed Period Loan with repayment through EMI's <input type="checkbox"/> Scheme – C : Line of Credit (Flexi Loan) with monthly interest payment
(7)	Repayment Terms	_____ EMI (Term Loan) / _____ Months / Years (Fixed Period Loan)

B. DETAILS OF CHARGES

S. No.	Charge Headings	Particulars
(1)	Rate of Interest on the loan:	_____ % Per Annum (Method of calculation : Daily) [Flat/Deducting]
(2)	Interest Payment	Monthly in case of Fixed Period Loan
(3)	Processing Charges	_____ % of the sanctioned limit, payable once only at the time of sanction.
(4)	Penal Interest (In case of overdue / or non submission of required documents in time)	_____ % pa above the normal rate of interest. <i>Note: Penal interest would be levied on the entire outstanding loan amount for the period for which the amount is outstanding/ margin is not rectified</i>
(5)	Bounced Cheque Charges	Rs 500/- per dishonor of cheque
(6)	Prepayment Charges	1. _____ % of outstanding Balance Before six Months 2. _____ % of outstanding Balance After six Months
(7)	Stamp Duty for Legal Documentation	0.25% of the sanctioned limit, payable at the time of execution of legal documentation.
(8)	Other Legal Charges	At actual (i.e. Notary charges for power of attorney etc. which may around Rs.500/- in total)
(9)	Invoking of Pledge or Liquidation of security(if any)	Immediately when drawing power of the borrower reduces by _____ %

Note : SFMPL reserves its sole right to change the aforesaid terms and conditions of the loan by giving Three working days notice.

I/We confirm the above mentioned loan details and charges & undertake to pay the same.

SIGNATURES

⊗ _____
1. Borrowers

2. Co-Borrower / Guarantor (if any)

Schedule Part of Agreement No : _____ dated _____

Name of Borrower: _____

Schedule of Pledged Securities of the Borrower/Guarantor

Depository Account Details			
S. No.	DP Name and ID	Client ID	Name of the Holder

S No.	Name of the Scrip	Scrip Code - NSE	Scrip Code - BSE	No of Shares

Signatures

Borrower

Guarantor/Third Party Security Provider (if any)

⊗

⊗

IRREVOCABLE UNDERTAKING (From Borrower/Pledger)

Date: _____

To:
Swastika Fin-Mart Pvt. Ltd.
48, Jaora Compound, MYH Road
Indore-452001 (MP)

SUBJECT: - PLEDGE OF SHARES / SECURITIES/COMMODITIES

In consideration of an Loan/overdraft limit of Rs._____ granted to me / us against the shares / securities/Commodities pledged to you, I / we re-affirm that these shares / securities / Commodities pledged to you are to be treated as continuing security for due payment of monies due by me/us to you at any time or on any account including interest, expenses incurred on the pledge / transfer of the securities/Commodities to the SFMPL or its nominees on enforcing the conditions of this agreement including those incidental to the realisation of the securities/Commodities pledged and / or any other expense connected in any manner whatsoever to the aforesaid advance or security pledged to you.

I/We note that the prescribed margin shall always be maintained on the value of the Shares / Securities / Commodities calculated on daily basis. Shortfall if any, as compared with advance value of these shares / securities / Commodities, drawing power and actual outstandings in my/our Loan/overdraft limit account at any time shall be made good by me/us within 4 days of receipt of intimation from the SFMPL in whichever mode-by post or Telephone or email or courier and / or any other accepted and practiced methods.

I/We hereby irrevocably and unconditionally authorise Swastika Fin-Mart Pvt.Ltd. to sell or otherwise dispose off these shares / securities / Commodities in full or part as may be decided by the SFMPL at any time during the currency of the loan account in the event of my/our loan account runs irregular and is called upon for repayment and appropriate the sale proceeds net of expenses to repay the loan together with interest in full including penal interest due if any. Shortfall if any shall be immediately made good to you by me/us together with interest.

Further in the event of default in payment of interest / installments or default arising out of failure to deposit additional shares / securities / Commodities as and when required or failure on my/ our part to comply with any of the terms / conditions and covenants of the loan, Swastika Fin-Mart Pvt.Ltd. shall have full liberty and right without any notice to me / us to enforce security or shares pledged with you by sale of such shares/securities / Commodities as pledged / hypothecated with you.

The SFMPL shall also have liberty to take any further action as they may see fit to recover balance amounts due to them by me / us, if any and any such action taken by the SFMPL including the sale of the pledged securities / Commodities shall not be contested by me / us.

Yours faithfully,
BORROWER (S)

⊗

Borrower Sign & Seal (if any)
Name of Signatory_____

*Constitution : _____

Address: _____

[*Constitution : Individual/Proprietor/HUF/Partnership]

DEMAND PROMISSORY NOTE

To Swastika Fin-Mart Pvt. Ltd (SFMPL) 48, Jaora Compound, MYH Road, <u>Indore – 452001 (MP)</u>	Place : Date :
---	-------------------------------------

ON DEMAND I/we unconditionally promise to pay on demand to Swastika Fin-Mart Pvt. Ltd. (SFMPL) (include its successors and assigns) or Order, a sum of Rs..... (Rupees) with interest thereon at the rate of _____% per annum or at such rate as SFMPL may from time to time fix or at a rate which may from time to time be assigned by SFMPL for value received. Presentment for payment and noting and protest of this Note are hereby unconditionally and irrevocably waived.

Rs.....(Rupees.....)

⊗

⊗
One Re
Revenue
Stamp &
Sign

LETTER OF CONTINUING SECURITY

Date: _____

To:
Swastika Fin-Mart Pvt.Ltd..
48, Jaora Compound, MYH Road
Indore-452001 (MP)

Dear Sir,

Subject: Credit Facilities/Loan/overdraft limit of Rs. _____

With reference to the Demand Promissory Note dated _____ executed by me / us in your favour for Rs. _____ (Rupees _____ only) and given to you as security for the repayment of any sum and interest now and from time to time due to the SFMPL by me / us on account of the above mentioned Credit facilities.

I/We jointly and severally do hereby agree and undertake that the said Demand Promissory Note is to be a continuing security for the ultimate balance and interest remaining unpaid in the Loan/overdraft limit Account and I/We are to remain liable on the said Promissory Note notwithstanding the fact that by payments made to the account of the said Loan/overdraft limit account from time to time and said Loan/overdraft limit account may from time to time be reduced or extinguished or even that the balance of the said account may be at credit.

Yours faithfully,

Signatures of Borrower(s) :

⊗
Borrower
Name _____

PDC/UDC COVERING LETTER

Date: _____
Place: _____

To:
Swastika Fin-Mart Ltd.
48, Jaora Compound
MYH Road, Indore (MP)

Dear Sir

Ref: Facility Agreement dated _____ executed by me/us in favour of the Swastika Fin-Mart Pvt. Ltd.

Please find enclosed crossed Post-dated and/or undated cheques / Security cheques drawn in favour of Swastika Fin-Mart Pvt. Ltd. bearing the following particulars being submitted towards repayment of the loan availed from your company (NBFC). The Post dated and/or undated cheques /Security cheques contain my and/or my authorized signatories genuine signature, which shall not be disputed by me.

- 1. Name of the Drawee Bank : _____
- 2. Name of the Drawee Bank Branch : _____
- 3. MICR / IFS code : MICR Code _____ IFS Code _____
- 5. Cheque numbers of PDC's Post Dated Cheques) :

S.No.	Cheque No.	Date

S.No.	Cheque No.	Date

6. Cheque numbers of UDC's (Undated Cheques): From _____ to _____

I /We agree that

- a). the Post dated / undated cheques / Security cheques are given towards loan repayments / instalments of the debt due and payable by me / us to your company in terms of the Loan Agreement dated _____
- b). that I/we will not close the Bank Account of which I have given the above PDC's and/or UDC's during the currency of the loan.
- c). that in case of change of my/us Bank and/or authorised signatory, I/ we undertake to replace the cheques appropriately and in the event of non replacement of the cheques before the due dates, I/we undertake to honour the Post Dated / Undated Cheques / Security cheques.
- d). that I /we will not make stop payment of any of the above PDC and/or UDC in any case.

⊗
1. _____
Signature - Borrower
Name : _____

2. _____
Signature - Co- Borrower (if any)
Name : _____

RECEIPT

Received with thanks from SWASTIKA FIN-MART PRIVATE LIMITED ("SFMPL"), a sum of Rs. _____/-
Rupees _____ Only) as loan pursuant to the Loan Agreement dated _____
vide details mentioned below:-

(A) RTGS/NEFT from SFMPL Current Account No. _____ with _____ Bank into our
Current / Saving Account No. _____ with _____ Bank on _____ (Date of transfer).

OR

(B) Cheque Number _____ dated _____ drawn on _____ (Bank)

⊗
Signature of the Borrower

Rev. stamp of Rs.1/- Signature across the revenue

Date : _____

From:

Name: _____

Address: _____

To

Swastika Fin-Mart Pvt. Ltd.

48, Jaora Compound

MYH Road

Indore -452001 (MP)

Respected Sir / Madam

Sub: NOC for using and utilizing joint bank account.

I am having joint bank account no. _____ in the name of **Mr.** _____
(First Holder) and Mr/Mrs. _____ (Second Holder) maintained with
_____ (Bank) held in joint names and my joint holder
Mr. _____ (First Holder) is sanctioned a personal loan of Rs. _____
(Rupees _____ Only) by Swastika Fin-Mart Pvt. Ltd., Indore

I hereby give No Objection Certificate and confirm to Swastika Fin-mart Pvt. Ltd., Indore that I would have no objection in Mr. _____ (first holder) using and utilizing above bank account and issuing / arranging issuing cheques from our above numbered bank account to Swastika Fin-Mart Pvt. Ltd. towards repayment of the said personal loan in lump-sum and/or in EMI's along-with interest, charges, costs etc. arising in respect of the said personal loan of Rs. _____ Lacs.

I also undertake to not to arise any objections, in future, upon Swastika Fin-Mart Pvt. Ltd., Indore acting upon this NOC.

Thanking You,
Your's faithfully

(First Holder)
Name : _____

(Second Holder)
Name : _____

AUTHORITY LETTER

Date: _____

To,
Swastika Fin-Mart Pvt. Ltd.
48, Jaora Compound.
MYH Road, Indore -452001 (MP)

I/ We have availed financial facilities granted by you.

I/we hereby authorize you to make periodic disbursements out of facility amounts into my/our Bank and/or Trading Account and transfer there from to the Designated Broker(s), or to the stock exchanges or directly to the Designated Broker(s) on receipt of oral or written intimation from the Designated Broker(s) or otherwise, without any intimation from me/us and without reference to me/us and receive directly from the Designated Broker(s) or out of my/our bank accounts(s) sums credited to the account(s) and to appropriate the same towards amount due from me/us under the said financial facilities.

I/we further authorize you to transfer to the Designated Broker(s) at any time and from time to time shares lying in my/our depository account and/or funds lying in my/our bank account on receipt of oral written intimation from the Designated Broker(s) otherwise without any intimation from me/us and without reference to me/us.

I/we hereby authorize you to accept from the Designated Broker(s) at any time or from time to time shares to be credited to my/our depository account and/or funds to be credited to my/our bank account.

I/we have undertaken to maintain haircuts at the levels prescribed by you from time to time Notwithstanding anything contained in the agreement for financial facilities, if the value of the haircut falls below the Tolerance Limit you are hereby empowered to dispose of all the securities belonging to me/ us by sale or otherwise immediately and without reference or notice to me /us and forthwith transfer the proceeds to you towards liquidation of amounts due to you.

I/we further authorize you while holding securities on behalf of me/us as haircut or security to sell/ transfer or dispose of such securities towards haircut requirement and/or the satisfaction of dues from me/us to you, in part or otherwise at my/our risk and cost. After doing the inter account adjustment if there is any further amount due from me/us then I/we severally and jointly am/are responsible to pay it on demand from you.

I/We hereby clearly state that the above authority given to you cannot be revoked and no prior notice for the adjustment or transfer required.

Yours faithfully

⊗

Signature of the Client (with seal if any)

Name _____

Address _____

To

.....

.....

.....

Please execute the following orders in my account:

Sr.No	Execution Date	Exchange	Segment(Equities/Derivatives)	Script Name/Script Code/Contract Description	Order Type(Regular/Stop Loss)	Buy/Sell	Quantity	Rate	Disclosed Quantity(if any)	Trigger Price(if SL order)	Remarks

Client Name.....

Instruction Date.....

Client Code.....

Signature.....
⊗

Authority Letter

Dated: _____

To,
M/s. Swastika Investmart Limited,
48, Jaora Compound, Indore (MP)

Dear Sir,

This is with reference to our TM/Client Account Bearing Code No. _____ with you.

Kindly note that I/We have taken a loan/provided guarantee for a loan availed from M/s. Swastika Fin-Mart Pvt. Ltd. and in turn to secure the said loan I/We wish to mark a lien on the margin (Shares and/or balance lying with you and/or Bank Guarantee) available in our account with you in favour of M/s. Swastika Fin-Mart Pvt. Ltd.

So you are requested to kindly mark a lien on my/our total holdings / funds lying with you in any of my/our accounts maintained with you, in favour of M/s Swastika Fin-Mart Pvt. Ltd. after adjusting my/our obligation/liabilities if any towards you. You are further requested to receive and execute the instructions as given by M/s Swastika Fin-Mart Pvt. Ltd. regarding release / re-pledge / sale / payment / invocation of BG for our lien security/margin.

Further you are requested to make the payment of the amount available in my/our account either out of sale of lien holdings or otherwise, as directed by M/s Swastika Fin-Mart Pvt. Ltd.

Thanking you.
Yours faithfully,

⊗
Signature : _____

Name : _____

Authority Letter

Dated: _____

To,
M/s. Swastika Commodities Pvt. Ltd.,
48, Jaora Compound, Indore (MP)

Dear Sir,

This is with reference to our client account bearing code no _____ with you.

Kindly note that I/We have taken a loan/provided guarantee for a loan availed from M/s Swastika Fin-Mart Pvt. Ltd. and in turn to secure their loan I/We wish to mark a lien on the margin (Commodities and/or Balance lying with you and/or Bank Guarantee) available in my/ our account with you in favor of M/s. Swastika Fin-Mart Pvt. Ltd..

So you are requested to kindly mark a lien on my/ our total holdings & funds lying with you in any of our accounts maintained with you, in favor of M/s. Swastika Fin-Mart Pvt. Ltd. after adjusting my/ our obligation/liabilities if any towards you. You are further requested to receive and execute the instructions as given by M/s. Swastika Fin-Mart Pvt. Ltd. regarding release / re-pledge / sale / payment/invocation of BG for our lien security/margin.

Further you are requested to make the payment of the amount realized in my/ our account either out of sale of my/ our lien holdings or otherwise, as directed by M/s. Swastika Fin-Mart Pvt. Ltd.

Thanking you.
Yours faithfully,

⊗
Signature : _____

Name : _____

Appendix

Date: _____

To
Swastika Fin-Mart Ltd.
48, Jaora Compound,
MYH Road, Indore (MP)

SIGNATURE CHANGE REQUEST

Dear Sir,

Re: Account Name _____ Account No: _____

This is to advise you that my present signature differs from my old signature appearing in my PAN Card (document name) bearing No _____ (PAN No.)

Please treat the signature signed by me under "Present Signature" as valid and accept the same for all future banking transactions with yourselves.

Thanking You,

⊗

Old signature

⊗

Present Signature

Tick if unable to repeat the **exact** old signature

For Office Use only

This is to certify that the customer has signed both the signatures in my presence

Official Name & Sign

**VERIFICATION FROM BANKER
TO WHOMSOEVER IT MAY CONCERN**

This is to certify that the attached photograph and signature belong to

Mr./Mrs./Ms. _____,

with respect to the following account details :-

Customer Name : _____

Account Number _____

Bank Name & Branch _____

Address of the Account Holder _____

⊗

Signature : _____

_____ **For Bank use** _____

The above details are verified as per our records for identity, address and signature proof.

Your's sincerely,

Authorised Signatory of the bank (Please affix the Bank Seal)

Name : _____

Address of the Branch : _____

Signatory No.:

Bank telephone No. : _____

(For Identity proof, please affix bank round stamp partly on the photo and partly on the page.)

Please affix
Passport Size
Photograph

Please Affix Bank Round Seal

<Name of LLP/Partnership>: _____

<Address> _____

Beneficial Ownership Declaration–Partnership Firm / LLP

We hereby declare that following natural persons / partners owns 15% or more ownership, either directly or indirectly in the Partnership Firm/ LLP

Sr. No.	Name of Partners/ Beneficial owners with Address	Partner/ Beneficial Owners	DOB	PAN Number	Nationality	% Shareholding/ ownership in partnership firm

If the beneficial owner exercises control through other means like voting rights, agreements, arrangement, etc, this may be please specified.

Authorised Signatory/ies (i) _____ Signature [⊗]

(ii) _____ Signature [⊗]

(Any two Authorised Signatories as per Mode of Operations Should sign)

॥ सर्वे भवन्तु धनिनः ॥

Keep Making Money



Powered by:

Swastika Fin-Mart Private Limited

Registered with RBI as NBFC

CIN : U65923MP2009PTC022801

Registered Office

48, Jaora Compound, MYH Road,
Indore – 452001 (MP)

Ph.: 0731 – 6644000, 6644208

E-mail : nbfc@swastika.co.in , website : swastikafinmart.com

HOLDING COMPANY

Swastika Investmart Limited

CIN : L65910MH1992PLC067052

Group Member of **NSE, BSE, MCX, NCDEX, MCX-SX & ICEX** DP : **CDSL & NSDL**

Regd. Office : 1st Floor, Bandukwala Building, British Hotel Lane, Fort, Mumbai – 400001 (MH)

Corporate Office : 48, Jaora Compound, MYH Road, Indore – 452001 (MP)

Corporate Marketing Office : 22/19, Y N Road, Opp. Rani Sati Gate, Indore – 452003 (MP)

 **swastika investmart**
THE WEALTH MAKERS

Borrower's Information Sheet

(To be filled by the client without fail)

1	Full Name (As per ID Proof)	
2	Father's Name	
3	Mother's Name	
4	Date of Birth (As per Proof)	
5	<u>Full Address:</u> Residence (As per Proof): <hr/> <hr/> City : _____ *PIN : _____	
	Office Address (As per Proof) <i>(If Different from above)</i> <hr/> <hr/> City : _____ *PIN : _____	
6	Communication Address :	Residence OR Office
7	Telephone No.(Landline, if any)	Res.: _____ Off.: _____
8	Mobile No. (Compulsory)*	1. _____ 2. _____
9	E Mail Address (Compulsory)*	
10	Occupation	
11	Marital Status	Married / Unmarried
12	Educational Qualification	
13	Nominee, if any	Name _____ Age _____ Relation _____
14	Loan Applied For	Rs. _____ Rupees _____

Please Attach:

- 1 **Loan Application**
- 2 **PAN Card**
- 3 **ID Proof : Any one of** - Voter's ID Card, Driving Licence, Aadhaar Card, Passport
- 4 **Address Proof : Any one of-** Voter's ID Card, Driving Licence, Aadhaar Card, Passport, Bank Statement-
Last 3 months, Telephone/Electricity Bill (For Both Residence & Office)
- 5 Sign change Request **(As per format provided) (if change in sign from sign on PAN Card)**
- 6 Name change Request **(As per format provided) (If change in name from name on PAN card)**
- 7 Please Affix latest photograph and sign across in the form
- 8 Please sign at all the places ⊗ marks carefully, any unsigned place may cause to delay in loan sanction

Documents Checked By _____

Sign _____ MobileNo. _____

⊗
(Borrower)