

## **Dos and Don'ts for Application:**

### **Do's**

1. Fill the preliminary credit facility application form and credit facility application form clearly and completely.
2. Mention correct name, date of birth, address for applicant and co-applicant as per KYC on both the forms.
3. In case current address and permanent address are different, clearly mention the same. Don't leave current address or permanent address column blank.
4. Fee structure to be mentioned clearly. It has been provided in the Preliminary Credit Facility Application Form for your perusal.
5. Mention banking history and past credit details on credit facility application form.
6. Applicant's and co-applicant's clear, colored, latest photograph is required with cross signature.
7. Applicant and co-applicant are required to sign on every page of application forms.
8. In case co-applicant is other than parents, relationship proof is to be submitted.
9. Documents to be submitted mandatorily as per list for applicant and co-applicant.
10. Credit facility application form should be signed by applicant and co-applicant on every page.
11. Stick revenue stamp of Re. 1 for applicant and co-applicant and cross sign the same.
12. Sign the credit facility application form wherever it mentions 'customer's signature'.
13. Memorandum relating to execution in Vernacular language should be signed by co-applicant in case co-applicant has signed in vernacular language (any other language than English) or is visually handicapped or illiterate.
14. All documents copy should be clear, taken on clean paper and photo should be visible.
15. All documents should be self-attested by applicant and co-applicant for their respective documents.

### **Don'ts:**

1. Don't cancel or overwrite on forms.
2. Don't do different signatures on different documents.
3. Auto debit mandate should not have different sign from that on PAN card or driving license or any other document submitted.
4. No submission of incomplete documents. E.g Aadhar card should be complete in nature that is both the sides of the card should be submitted.
5. No signing on behalf of co-applicant on any documents.
6. Don't submit old income documents.
7. Don't submit of photocopy of application form (preliminary credit facility and credit facility application forms) instead of original forms. Keep the copy for yourself.