

Form No.:



**SVC BANK**

The Shamrao Vithal  
Co-operative Bank Ltd.  
(Multi-State Scheduled Bank)

Corporate Office : S.V.C. Tower, Nehru Road, Vakola, Santacruz (E), Mumbai - 400 055.

**APPLICATION FORM FOR**

**LONG TERM (SUBORDINATED) DEPOSITS (LTDs) - SERIES 5**

(Issue of 40,000 LTDs of Rs. 25000/- each, amounting to Rs. 100 Crs. for a period of 7 Years 5 Months with rate of interest @ 9.50% p.a. payable Quarterly)

(Period of Acceptance of LTDs - 01-12-2015 till closure of this scheme)

**Through Branch** \_\_\_\_\_

**Date:** \_\_\_\_\_

To,  
Managing Director  
The Shamrao Vithal Co-op. Bank Ltd.  
S.V.C. Tower, Nehru Road,  
Vakola, Santacruz (E), Mumbai - 400 055.

Dear Sir,

I /We wish to apply for allotment of \_\_\_\_\_ no. of LTDs of Rs.25000/- each, amounting to Rs. \_\_\_\_\_  
(Rupees \_\_\_\_\_)

I/We have read & understood the terms & conditions of the LTD Scheme of The Shamrao Vithal Co-op. Bank Ltd., which are enclosed herewith & received by me/us and agree to be bound by said terms & conditions & as amended from time to time.

FULL NAME (in Block Letters begin with Surname, First Name, Middle Name)	Address of 1st Applicant only
1) _____	_____
2) _____	_____
3) _____	_____
4) _____	_____

**Instructions for operation of Account:** Single / Either or Survivor / Former or Survivor / Both of us jointly or Survivor/ Any of us or any of the Survivor or the last Survivor / Jointly to all of us or jointly to the Survivor to the last Survivor

Interest amt. on LTDs to be credited to SB/CA/OD/CC A/c. No.:  of \_\_\_\_\_

PAN No. of Applicant :  Branch \_\_\_\_\_

TDS : To be deducted : Yes / No.

(If TDS not to be deducted, then form no. 15G / 15H is to be submitted if applicable)

By making this application I/We acknowledge that I/We have read and understood the terms & conditions of the issue of Long Term (Subordinated) Deposits of the Shamrao Vithal Co-operative Bank Ltd. as disclosed in the offer document.

Specimen signature  
of First Holder

Specimen signature  
of Second Holder

Specimen signature  
of Third Holder

Specimen signature  
of Fourth Holder

Photo

Photo

Photo

Photo

**INTRODUCTION**

Date: \_\_\_\_\_

Introducer's name \_\_\_\_\_

Customer No.:

Type of Account:

Account No.:

Branch Name \_\_\_\_\_

\_\_\_\_\_  
Introducer's specimen signature

\_\_\_\_\_  
Signature of verifying officer with Code no.

**NOMINATION FORM**

Date: \_\_\_\_\_

I/We, \_\_\_\_\_  
nominate the following person (one only) to whom in the event of my/our/minor's death, the amount of LTDs, together with unpaid interest, particulars whereof are given below, may be returned by The Shamrao Vithal Co-operative Bank Ltd.

Name	Address	Relationship with Applicant, if any	Age	If Nominee is a Minor, his date of birth

As the nominee is a minor on this date, I/We appoint Mr. / Ms. \_\_\_\_\_  
age \_\_\_\_\_ address \_\_\_\_\_

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the period of minority of the nominee.

1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_ 4) \_\_\_\_\_

**(Signature (s) / thumb impression of Applicant)**

**WITNESS**

Name \_\_\_\_\_ Address \_\_\_\_\_

Signature \_\_\_\_\_

**For Branch use only**

**KYC Norms issued by RBI are complied.**

Date: \_\_\_\_\_

Obtained documents such as :

Copy of Identity Proof : Card : PAN / Identity / Voter's / Passport / Any other, specify

Copy of Address Proof : Elec / Tel/Municipal Tax Bill / Any other, specify

\_\_\_\_\_  
Authorised Signatory

**For Finance Dept. use, at H.O. only**

Date: \_\_\_\_\_

Nomination accepted & registered on. \_\_\_\_\_ LTD A/c. No.: \_\_\_\_\_

LTD A/c. Opened on (Date): \_\_\_\_\_

Deposit Receipt issued :

\_\_\_\_\_  
Authorised Signatory



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## FOR APPLICANT OF LTDs - NON- INDIVIDUALS

Customer ID No.: \_\_\_\_\_ BRANCH \_\_\_\_\_

**Constitution:**     Hindu Undivided Family     Partnership Firm     Public / Private Ltd. Co.  
 Society     Proprietary Concern     Club / Association     Statutory Corporation Trust  
 Other Institution, Please Sepecify \_\_\_\_\_

NAME OF THE INSTITUTION: M/s. \_\_\_\_\_

Registered Office Address / Carrying on Business at \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Phone No. (Off) \_\_\_\_\_ (Cell) \_\_\_\_\_ Email ID \_\_\_\_\_

Website : \_\_\_\_\_

Factory / Godown/ Branch Office address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Phone No. (Off) \_\_\_\_\_ (Cell) \_\_\_\_\_ Email ID \_\_\_\_\_

PAN No. \_\_\_\_\_ Date of Registration \_\_\_\_\_

Shareholder of the Bank : Yes/No , Membership No. \_\_\_\_\_

Customer A/c. No.: \_\_\_\_\_

Type of A/c.: CA/CC/OD \_\_\_\_\_ BRANCH \_\_\_\_\_

Names of Partners / Directors / Trustees / Co-Parceners / Proprietors / Others

FULL NAME (in Block Letters )

Designation

- |          |       |
|----------|-------|
| 1) _____ | _____ |
| 2) _____ | _____ |
| 3) _____ | _____ |
| 4) _____ | _____ |

**Note:** For Non-Individual applicant, relevant documents such as xerox copy of PAN, Partnership Deed, Memorandum / Articles of Association, Board Resolution copy, xerox copy of Registration with statutory authorities like Registrar of Companies etc. be submitted.



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## FOR APPLICANTS OF LTDs

Details of Individuals / Joint A/c Holders / Partners / Directors / Trustees / Co-Parceners / Proprietor

\_\_\_\_\_ BRANCH

**No. 1**

NAME: Mr / Ms. \_\_\_\_\_ Sex: M/F \_\_\_\_\_  
Surname First Name Middle Name

Address: \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Phone No. (Res) \_\_\_\_\_ (Cell) \_\_\_\_\_ EmailID \_\_\_\_\_

Office Address \_\_\_\_\_ (Tel) \_\_\_\_\_

PAN No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Shareholder of the Bank : Yes/No , Membership No. \_\_\_\_\_

If A/c holder is minor (Yes/No) : \_\_\_\_\_

Name of the Guardian \_\_\_\_\_ Minor's Birth date \_\_\_\_\_

Customer A/c. No.: \_\_\_\_\_

Type of A/c.: CA/SB/CC/OD \_\_\_\_\_ BRANCH \_\_\_\_\_

Customer ID No.: \_\_\_\_\_

**No. 2**

NAME: Mr / Ms. \_\_\_\_\_ Sex: M/F \_\_\_\_\_  
Surname First Name Middle Name

Address: \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Phone No. (Res) \_\_\_\_\_ (Cell) \_\_\_\_\_ EmailID \_\_\_\_\_

Office Address \_\_\_\_\_ (Tel) \_\_\_\_\_

PAN No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Shareholder of the Bank : Yes/No , Membership No. \_\_\_\_\_

Customer A/c. No.: \_\_\_\_\_

Type of A/c.: CA/SB/CC/OD \_\_\_\_\_ BRANCH \_\_\_\_\_

Customer ID No.: \_\_\_\_\_

**No. 3**

NAME: Mr / Ms. \_\_\_\_\_ Sex: M/F \_\_\_\_\_  
Surname First Name Middle Name

Address: \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Phone No. (Res) \_\_\_\_\_ (Cell) \_\_\_\_\_ EmailID \_\_\_\_\_

Office Address \_\_\_\_\_ (Tel) \_\_\_\_\_

PAN No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Shareholder of the Bank : Yes/No , Membership No. \_\_\_\_\_

Customer A/c. No.: \_\_\_\_\_

Type of A/c.: CA/SB/CC/OD \_\_\_\_\_ BRANCH \_\_\_\_\_

Customer ID No.: \_\_\_\_\_

**No. 4**

NAME: Mr / Ms. \_\_\_\_\_ Sex: M/F \_\_\_\_\_  
Surname First Name Middle Name

Address: \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Pin Code \_\_\_\_\_

Phone No. (Res) \_\_\_\_\_ (Cell) \_\_\_\_\_ EmailID \_\_\_\_\_

Office Address \_\_\_\_\_ (Tel) \_\_\_\_\_

PAN No. \_\_\_\_\_ Date of Birth \_\_\_\_\_

Shareholder of the Bank : Yes/No , Membership No. \_\_\_\_\_

Customer A/c. No.: \_\_\_\_\_

Type of A/c.: CA/SB/CC/OD \_\_\_\_\_ BRANCH \_\_\_\_\_

Customer ID No.: \_\_\_\_\_

## **LONG TERM (SUBORDINATED) DEPOSIT (LTD) SCHEME**

### **OFFER DOCUMENT STATING INFORMATION OF BANK & TERMS & CONDITIONS OF LTD SCHEME**

#### **1. Preamble:**

The Central Registrar of Co-operative Societies, New Delhi (CRCS) and Reserve Bank of India (RBI) have permitted THE SHAMRAO VITHAL CO-OP BANK LTD. (the bank) to raise funds by issue of 40,000 LTDs of Rs. 25,000/- each, amounting to Rs. 100 crs for augmenting Tier II Capital of the Bank. This permission has been granted by RBI vide letter No. DCBS/MRO/BSS I/3881/12.07.231/2015-16 dated 26th November 2015. The permission by CRCS has been obtained vide letter No. R-11017/74/2012-L&M dated 8th September 2015.

#### **2. About the Bank**

The Bank was established in the year 1906 and is presently having 182 branches. The Bank achieved Scheduled Bank status in 1988. The branches of the Bank are located in states of Maharashtra, Goa, Delhi, Karnataka, Tamil Nadu, Gujarat, Madhya Pradesh, Andhra Pradesh and Rajasthan. The Bank is Multi-State Scheduled Co-operative Bank.

All the branches of the Bank and the Head Office are fully computerized & inter-connected. Bank also provides 24x7 Banking solutions by ATM Banking services with access to more than 2,10,737 ATMs of member banks on the NPCI / NFS / & BANCS networks 2,10,737 ATMs card. The Bank has been allotted AD – I License, authorizing to deal in foreign currency.

The Bank has also introduced various value added products to enhance customer service. Services provided by Bank includes RTGS and NEFT facility, ATM Banking, Visa Debit Card, Any Branch Banking, Tele Banking, Internet Banking, Forex Transactions, Insurance (General & Life), Mutual Fund, RuPay Debit Card, Demat Services, Online Trading etc.

There has been sustained growth and improvement in overall financial position of the Bank. In F.Y.s 2012-2013, 2013-2014 & 2014-2015, the Bank made an all round progress on all fronts.

The key financial indicators as at the end of preceding financial year ended 31st March 2015 along with the relative position in the past two years is given below for information:

(Rs in Crs.)

<b>Sr. No.</b>	<b>Particulars</b>	<b>31.03.2013</b>	<b>31.03.2014</b>	<b>31.03.2015</b>
I.	Share Capital + Reserves	1023.67	1079.48	1185.57
II.	Total Deposits	9021.37	10692.67	12467.75
III.	Deposits Growth (in %)	16.76%	18.53%	16.60%
IV.	Total Advances	6044.99	6879.81	7954.36
V.	Advances Growth (in %)	22.10%	13.81%	15.62%
VI.	Gross NPA (in %)	3.20%	3.60%	3.34%
VII.	Net NPS (in %)	1.48%	2.14%	1.78%
VIII.	Net Profit after Tax	94.11	103.63	115.04
IX.	CRAR (in %)	13.36%	13.46%	12.66%
X.	No. of Branches	140	152	176
XI.	Audit Classification	A	A	A

The Bank is confident of further improving the Net Profit for the financial year ending 31st March, 2016 & sustaining a consistently rising trend in the Net Profits thereafter.

The foregoing analysis depict

- ⇒ Healthy rise in Deposits, Advances & Net Profits.
- ⇒ High Quality of Credit portfolio, as is evident from low levels of Gross & Net NPAs.
- ⇒ Wide coverage of Branches across states in India.

### 3. Terms & conditions of Long Term(Subordinated) Deposits (LTDs) Scheme

Particulars	Features
Permission & CRAR aspects	1. The Bank has obtained permission of Central Registrar of Co-operative Societies, New Delhi and Reserve Bank of India (RBI) for the said issue. 2. Amounts raised through LTD will be eligible to be treated as Lower Tier II capital of the Bank and will be treated as Long Term (Subordinated) Deposits.
Loan against LTDs	No advance shall be granted against security of LTD. The Bank shall not recognize any lien, charge or other encumbrance on such LTDs.
Transferability	LTDs deposit receipt is not transferable by endorsements.
To be Issued to Who can apply	LTDs will be issued to individuals (single or joint), Registered Organisation, Private or Public Limited Company, Partnership Firms, Registered Public Trusts, HUF, Registered Co-op. Societies (excluding Urban Co-op. Banks), Association of Persons (AOP). LTDs can be issued to members and non-members of the Bank.
Maturity	LTDs will have maturity of 7 (Seven) years 5 (Five) months from the date of issue.
Issue Size	40000 LTDs of Rs.25000/ each amounting to Rs.100 crores. Issue & maturity amount is at par. LTDs will be issued on "First come, first served basis."
Seniority of Claims	LTD will be subordinated to claims of depositors & other creditors, but would rank senior to claims of shareholders, including holders of preference shares (both Tier I & Tier II, if issued in future). Among investors of LTDs included in lower Tier II, claims shall rank <i>pari passu</i> with each other.
Option for payment of principal before Maturity	Bank reserves right of "Call Option" (i.e. repaying LTDs before date of maturity at option of Bank) which may be exercised after 5 years from date of issue, with prior permission of the Reserve Bank of India. Investor shall not have "Put Option". Bank shall not have "Step up Option". While considering any proposal received from the Bank for exercising the call option the Reserve Bank would, among other things, take into consideration the Banks's CRAR Position both at the time of exercise of the call option & after exercise of the call option.
Repayment on Maturity	Repayment of LTD at maturity shall be made only after obtaining prior approval of RBI (Urban Banks Department, Central Office).
Apportion of LTD proceeds on Maturity/ Call Option	On receipt of RBI's permission for maturity / exercising Call option, proceeds of the LTDs will be credited in the account of the LTD holder with Bank or by any other mode as per customer's instruction. Bank reserves the right to apportion the proceeds of LTD to the overdue loan account of the customer if any. Bank is not liable to pay any interest after the date of maturity or after the due date as per call option whichever is earlier.
Communication Mode	The Notice of Call Option or communication for any reason will be sent on the address of LTD holders registered with the Bank. The Bank will not be responsible for change in address not communicated to the Bank and all communications sent to the registered address shall be deemed to be served on the LTD holders.
Appointment of Nominee	Nomination facility is available. In the event of death of sole LTD holder or death of the last surviving LTD holder, the LTD amount shall be transferred in the normal course to the nominee registered with the Bank or Legal Heirs on complying with the requisite formalities and after submission of KYC compliance.

Rate of Interest	Rate of Interest payable on LTDs is 9.50% p. a. payable quarterly on 30th June, 30th September, 31st December and 31st March of every year, till the maturity or till the due date as per call option if exercised by the Bank whichever is earlier.  Bank shall not pay interest on unclaimed Matured LTDs after the date of maturity or due date as per Call Option if exercised by the Bank, whichever is earlier.
<b>DICGC Cover</b>	<b>LTDs will not be eligible for insurance cover from Deposit Insurance And Credit Guarantee Corporation (DICGC).</b>
<b>Classification in Balance Sheet</b>	<b>LTDs will be classified as 'borrowings' &amp; shown separately in Balance Sheet.</b>
CRR & SLR Reserve Requirements	Total amount raised by Bank through issue of LTDs will be reckoned as liability for computation of Net Demand & Time Liabilities.
Tax deducted at Source	Tax will be deducted at source from the interest paid as per the extant provisions of Income Tax, 1961.
Voting Rights	LTD holders will not be eligible for voting rights.
Jurisdiction	All disputes / transactions are subject to the jurisdiction of the courts of the city of Mumbai.