Application File No :

Loan Application Request:	Application Type :	Repayment Window	Date of Application
		_	

Repayment Frequency : | Centre Meeting Day :

We,the member of Center	 Group	at	Branch apply	for loans as a	given below

Customer ID	Customer Name	Loan Type A/B/C/E/ EM/F/G/	Loan Amount	Loan Cycle (1,2,3)	Tenor	Cashloss Disbursome at - (Y/N)	Repayment Mode Cash/ECS/ACH	Pro- Approved Loan - (Y/N)	Loan Applied for(Self prim'Self Sec/Spouse/Son/Other)	Purpose

<sup>\*</sup>A - Agriculture, B - Business, C - Education Core, E - Education, EM - Emergency Loan, F - Family, G - AGL LOAN, GE - ECLGS

Document Required	Terms & Conditions						
Document Required	Loan Type	Interest Rate	Processing Fees				
ID Proof containing photograph (Applicant/Spouse/Son)	Business, Family, Agriculture & Allied, Education, Loyalty, Top-up and Emergency	22.00% per annum on reducing balance with monthly rests	1.2% of Loan Amount (Not Applicable for Loans upto 25,000)				
Address Proof of Applicant			Excluding GST				
Recent Passport Size Photograph of Applicant	Guaranteed Emergency Credit Line - GECL	9.25% per annum on fixed rate					

<sup>&</sup>quot;I/We am/are aware that if the Loan is granted under any special scheme of the Central or State Government (as pre-approved Loan or otherwise), the Loan shall be governed by the guidelines of the Policy of USFB, drawn in conformity with such scheme, and I/we agree that all matters concerning the Loan granted with reference to such special schemes shall be governed by the terms and conditions/Rules/Regulations/Provisions governing such special scheme and I/we shall abide by the same at all times."

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- 1. Each one of us stands as witness for the others having been sanctioned/having availed loan in their respective names as per this Loan Application Form. Each one of us shall be liable to repay to Ujivan Small Finance Bank Ltd. (hereinafter "USFB") their respective loan, along with principal, interest and other charges, and such repayments shall be made regularly. Each one of us shall endeavour to take best effort to ensure repayment of the loans along with applicable interest and charges. In the event of any default, USFB shall have every right to recall the entire outstanding along with applicable rate of interest and other charges.
- 2. We are residing in rural/non-rural area and our individual annual household income does not exceed \$1,00,000/- (Rupees One Lakhs only)/\$1,60,000/- (Rupees One Lakhs and Sixty Thousand only).
- 3. Except to the extent disclosed to USFB in writing none among us is a Director or relative of a Director or Senior Official of USFB or any other bank, and no Director or Employee of USFB or any other bank or their relative have any substantial interest in the activities carried out by anyone of us.
- 4. USFB is hereby authorised to: (a) transfer the sanctioned loan amount to our respective bank accounts as per the details provided by each one of us, after deducting the processing fees and insurance premium as applicable. If any of us seeks cancellation of the loan, we shall refund to USFB forthwith the loan amount so transferred; (b) use our respective contact numbers provided to USFB for transactional/promotional/service calls/messages; and (c) use the details provided by each of us in the electronic customer profile form for credit bureau enquiries.
- 5. We are aware that after closure of our respective existing bans, subject to our healthy financial discipline, USPB may consider granting repeat loan to any one of us at the pure discretion of USPB needs to access the database of Credit Information Companies or such other repositories. Accordingly, each one of us hereby expressly gives our respective existing loans, for obtaining our respective existing course. Accordingly, each one of us hereby expressly gives our respective existing loan, for obtaining our respective existing our respective existing our respective existing course. Information None of us shall set any time raise any objection or dispute or claim against USFB or its officials if it accesses the database of Credit Information Companies or such other repositories for obtaining credit Information within the above mentioned period.
- 6. Each one of us hereby expressly authorises that USFB may, without notice to any one of us, disclose and/or share all the data/information related to any one of us (including personal sensitive data or information that requires a consent under the applicable laws), and/or the loan availed, and/or the defaults (if any) with its subsidiaries/affiliates, third parties engaged by USFB, regulatory and statutory authorities, any other person to (or through) whom USFB assigns or transfers or novates all or any of its rights under the loan, as and when necessary.
- 7. Each one of us requests USFB to communicate with us through our registered phone number, our eligibility for any repeat loans and to negotiate the term and conditions and also to record the consent for the same. Each one of us is aware and acknowledges that there are risks involved in telephonic communication including the risk that such communication must be received by the intended recipient. Each one of us agrees that USFB or its agents, including the risk that such communication must be received by the intended recipient. Each one of closers of our existing loan.
- E. Each one of us solemnly state, declare and undertake that: (a) We have been informed that USFB administers life insurance companies, however it will, under no circumstance, insist anyone of us to avail such insurance coverage. If any one of us wishes to obtain life insurance cover for insuring her/his/spouse's life the same might be done on voluntary basis. At our instance, as if of us have been explained/read over the insurance products features, benefits and risk factors, structure of charges, tensor and conditions of the insurance products administered by USFB, and each one of us has understood the same. We are fully aware that all matters related to insurance products administered by USFB, and each one of us has understood the same. We are fully aware that all matters related to insurance products administered by USFB, and each one of us has understood the same. We are fully aware that all matters related to insurance products and insurance product insurance products and insurance product insurance products and insurance products and insurance product insurance products and insurance products and insurance product insurance products and insurance products and insurance product insurance product
- 9. Each one among us acknowledges that, we have been informed about our right, not to agree to any one of the above mentioned clauses.
- 10. We are aware and acknowledge that, we are free to pre-close the loan at any time after disbursement of the loan and USFB shall not levy any penalty/charges in this regard.
- 11. We request the loans in the names of each individual for sanction.
- 12. Each one of us expressly consents to USFB for de-registering our respective contact numbers in the "Do Not Call Registries" (DNCs) and also to deactivate/de-register DND status of our respective contact numbers. Each one of us is aware that post de-registeration of DND/NDNC, we may receive calls from USFB to verify the correctness of the request. We are also aware that each one of us has the right and option to re-register for DND/NDNC any time at our discretion, after USFB deactivating/de-registering the DND/NDNC status.
- 13. Aadhaar Consent: I hereby declare that I have voluntarily submitted my Aadhaar card/e-Aadhaar to USFB and request and authorise USFB to use the same as my identity and/or Address proof. I further authorise USFB to use my Aadhaar number for accessing my credit rating/history from Credit Information Companies (CICs) and I also permit USFB to disclose my Aadhaar number to CICs for facilitating the same.
- 14. Each one of us solemnly state, declare and undertake that the contents of the Loan Application Form, Electronic Customer Profile Form and this Undertaking/Declaration have been read over to each of us in the language known to us and we understand, accept and acknowledge the contents of the same. The whole loan transactions referred to herein are with our express consent, permission and are fully within our knowledge.
- हम में से प्रत्येक पूरी तरह से कहता, भोषणा करता और त्यन देता है कि कण आबेदन पत्र की सामग्री, इलेक्ट्रॉनिक प्राहक प्रोफाइत फॉर्म और इस स्वन / भोषणा को हम में से प्रत्येक को हमारी ज्ञात भाषा में पहकर बताया गया और हम उस सामग्री को समझते हैं, स्वीकार करते हैं और स्वीकृत करते हैं. यहां उद्धिव्यत संपूर्ण कल लेक्ट्रेन हमारी सहस्वी, अनुमति और पूरी तरह से हमारे ज्ञाव के भीतर हैं

இந்தக் கடனுக்கான விண்ணப்பப் படிவம், எலெக்ட்ரானிக் வாடிக்கையாளர் விவரக்குறிப்புப் படிவம், இந்த பொறுப்பேற்பு/உறுதிமொழி ஆகியவை அனைத்தும் எங்கள் ஒவ்வொருவருக்கும் எங்களுக்குத் தெரிந்த மொழியில் படித்து விளக்கப்பட்டன என்று நாங்கள் ஒவ்வொருவரும் உறுதியளிக்கிறோம். மேலும் இவற்றை நாங்கள் புரிந்து கொண்டு அவற்றை ஏற்று, ஒப்புக் கொள்கிறோம். இந்தக் கடன் சார்ந்த அனைத்துப் பரிமாற்றங்களுமே எங்கள் வெளிப்படையான ஒப்புதலின்படி, எங்கள் அனுமதிக்கேற்ப, எங்களுக்கு முற்றிலும் தெரியும்படியாகவே நடக்கின்றன.

Declaration by Spouse/Son/Relative of the borrower

We, the hubband/son/relative of the respective Applicants named below, set our respective hands hereto to confirm that we have read and understood the terms and conditions of the loan being availed by the respective Applicants, in their respective names.

	Group Member 1	Group Member 2	Group Member 3	Group Member 4	Group Member S		
Name:							
Signature							
Husband/Son/Relative Signature							
	Group Member 6	Group Member 7	Group Member 8	Group Member 9	Group Member 10		
Name:							
Signature							
Husband/Son/Relative Signature							
	No.	эте	9	grature	Date		
Customer Relationship Officer	No.	arrie		ruces	Usse		
Customer Relationship Manager							
GRT Person / House Visit Person							