

**GROUP LOAN APPLICATION FORM**

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 given below.

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

*A - Agriculture, B - Business, C - Education Cost, E - Education, EM - Emergency Loan, F - Family, G - AGL LOAN, GE - ECLGS

Document Required	Terms & Conditions		
	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) Excluding GST
Address Proof of Applicant			
Recent Passport Size Photograph of Applicant	Guaranteed Emergency Credit Line - GECL	9.25% per annum on fixed rate	

"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."

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.

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.

3. We are aware that after closure of our respective existing loans, subject to our healthy financial discipline, USFB may consider granting repeat loan to any one of us at the pure discretion of USFB and in this connection USFB needs to access the database of Credit Information Companies or such other repositories. Accordingly, each one of us hereby expressly gives our respective consent to USFB to access the database of Credit Information Companies or such other repositories, for a period of 2 (Two) months from the date of closure of our respective existing loan, for obtaining our respective credit information. None of us shall at 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.

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 terms and conditions and also to record the consent for the loan agreements 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 may be intercepted by any person and the same may not be received by the intended recipient. Each one of us agrees that USFB shall not be liable for any loss or damage arising from any such error or delay in any such communication by USFB or its agents, including but not limited to any breach of confidentiality or any pecuniary loss. This authorization will be valid up to 6 (Six) months after the date of closure of our existing loan.

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, if we have objections therefor, and affixture of our respective signatures hereunder shall be treated as our agreement to the herein mentioned clauses.

11. We request the loans in the names of each individual for sanction.

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.

हम में से प्रत्येक पूरी तरह से कहता, घोषणा करता और बचर देता है कि हम आभेद पर भी सामग्री, इलेक्ट्रॉनिक प्रारूप प्रोचदत धर्म और इस बचर / घोषणा को हम में से प्रत्येक को हमारी ज्ञान भाषा में पढ़कर बताया गया और हम उस सामग्री को समझते हैं, स्वीकार करते हैं और स्वीकृत करते हैं। यहां उल्लिखित संपूर्ण रूप लेने पर हमारी सहमति, अनुमति और पूरी तरह से हमारे द्वारा के भीतर हैं

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

We, the husband/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 5
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					
	Name		Signature		Date
Customer Relationship Officer					
Customer Relationship Manager					
GRT Person / House Visit Person					