

Branch Name :

Branch Code :

Date :

To,

The Branch Manager,

UJJIVAN SMALL FINANCE BANK,

BRANCH,

KISAN SUVIDHA LOAN : APPLICATION FORM

I/We hereby request you to grant me/us a loan of Rs. (Rupees) only) for the purpose of:

AGRI ACTIVITY		FUNDING ACTIVITY DETAILS	
Core	<input type="checkbox"/> Dairy	<input type="checkbox"/> Maintenance	<input type="checkbox"/> Purchase
	<input type="checkbox"/> Off Farm	Off Farm Activity	
	<input type="checkbox"/> Farm Implements (Purchase) <small>*To be utilised only for agricultural activity</small>	Other Implements (Please mention name of the implement)	
	<input type="checkbox"/> Sericulture	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
Supplementary	<input type="checkbox"/> Sheep Rearing / Goat Rearing	<input type="checkbox"/> Maintenance	<input type="checkbox"/> Purchase
	<input type="checkbox"/> Betel Vine	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
	<input type="checkbox"/> Poly Nursery	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
	<input type="checkbox"/> Pig Rearing	<input type="checkbox"/> Maintenance	<input type="checkbox"/> Purchase
	<input type="checkbox"/> Arecanut	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
	<input type="checkbox"/> Poultry	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
	<input type="checkbox"/> Mushroom	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
	<input type="checkbox"/> Coconut	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
	<input type="checkbox"/> Bee Farming	<input type="checkbox"/> Equipment Purchase	<input type="checkbox"/> Farm Development
	<input type="checkbox"/> Floriculture	<input type="checkbox"/> Equipment Purchase <input type="checkbox"/> Farm Development Please select the flower type: <input type="checkbox"/> Button Rose <input type="checkbox"/> Tube Rose <input type="checkbox"/> Jasmine <input type="checkbox"/> Marigold <input type="checkbox"/> Crossandra <input type="checkbox"/> Chrysanthemum	
	<input type="checkbox"/> Vegetable	<input type="checkbox"/> Equipment Purchase <input type="checkbox"/> Farm Development Please select the vegetable combination: <input type="checkbox"/> Tomato <input type="checkbox"/> Brinjal <input type="checkbox"/> Chilli <input type="checkbox"/> Onion <input type="checkbox"/> Potato <input type="checkbox"/> Ladies Finger <input type="checkbox"/> Gourd <input type="checkbox"/> Pumpkin <input type="checkbox"/> Carrot <input type="checkbox"/> Raddish <input type="checkbox"/> Peas <input type="checkbox"/> Leafy Vegetables <input type="checkbox"/> Beans <input type="checkbox"/> Garlic <input type="checkbox"/> Beet Root <input type="checkbox"/> Celery <input type="checkbox"/> Baby Corn <input type="checkbox"/> Cucumber <input type="checkbox"/> Moringa/Drum Stick <input type="checkbox"/> Cabbage / Cauliflower	
	<input type="checkbox"/> Fishery	Inland Freshwater Fishery	<input type="checkbox"/> Equipment Pruchase <input type="checkbox"/> Pond Development

BASIC DETAILS:

PARTICULARS	APPLICANT	CO APPLICANT
Photo (Please sign across photo)	Paste PHOTO here	Paste PHOTO here
CIF ID	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Name (Customer Name should be as per UID)	Mr / Ms _____	Mr / Ms _____
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
Father's Name	Mr. _____	Mr. _____
Mother's Name	Ms. _____	Ms. _____
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated
Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Others <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Others <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain
Category	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others _____	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others _____
Occupation	<u>Service:</u> <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <u>Others:</u> <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife	<u>Service:</u> <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <u>Others:</u> <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife
No. of Dependents	<div><div></div><div></div><div></div></div>	NA
Farmer Category	<input type="checkbox"/> Marginal <input type="checkbox"/> Small <input type="checkbox"/> Big <input type="checkbox"/> Landless	<input type="checkbox"/> Agricultural Labourer <input type="checkbox"/> Others _____
Current / Communication Address	<input type="checkbox"/> Same as Applicant Address House/ Door No _____ Street/ Area Name _____ City/ Town / Village _____ District _____ State _____ Pincode <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<input type="checkbox"/> Same as Applicant Address House/ Door No _____ Street/ Area Name _____ City/ Town / Village _____ District _____ State _____ Pincode <div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Permanent Address	<input type="checkbox"/> Same as Current / Communication Address House/ Door No _____ Street/ Area Name _____ City/ Town / Village _____ District _____ State _____ Pincode <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<input type="checkbox"/> Same as Applicant Address House/ Door No _____ Street/ Area Name _____ City/ Town / Village _____ District _____ State _____ Pincode <div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Native Address	<input type="checkbox"/> Same as Permanent Address <input type="checkbox"/> Same as Current / Communication Address House/ Door No _____ Street/ Area Name _____ City/ Town / Village _____ District _____ State _____ Pincode <div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<input type="checkbox"/> Same as Applicant Address House/ Door No _____ Street/ Area Name _____ City/ Town / Village _____ District _____ State _____ Pincode <div><div></div><div></div><div></div><div></div><div></div><div></div></div>

2. Other Assets

PARTICULARS	DESCRIPTION	NO.	VALUE
Livestock			
1.			
2.			
3.			
4.			
5.			
Tractor or Other Farm Implements			
1.			
2.			
3.			
Other Investments (like NSC , LIC , Shares)			

A. Cash Flow Analysis: Total Household Income

S. No	Name	Relationship	Income Type	Income Generating Activity	Cash Flow Type	Nett Income
	Applicant Details					
1			Funding Activity Income		<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
2			Other Agri Income		<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
3			Non Agri Income		<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
Co-Applicant Details						
4					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
5					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
6					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
7					<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> HY	
Total Monthly Income						
Total Quarterly Income						
Total Half Yearly Income						

B. Household Expenses

Food (Monthly)	Education (Monthly)	Transportation (Monthly)	Others (Monthly)
<input type="checkbox"/> M _____	<input type="checkbox"/> M _____	<input type="checkbox"/> M _____	<input type="checkbox"/> M _____
Total Monthly Expense (Agri (M)+ All M)			

C. Household Borrowings

Borrower (App/ Co App)	Source of Borrowing	Name of lender	Loan Purpose	Amount Borrowed	Instalment Amount	Loan Tenor	Current Balance
Total							

D. Disposable Income

Frequency	Total Income (A)	Total expenses (B)	Borrowings (C)	Disposable Income

LOAN REQUIREMENTS

Activity Type	Funding Activity	Loan Purpose	Breed / Make / HP /Crop	No. of Units	Cost	Margin (if App)	Loan Amount Required	EMI
Core 1								
Core 2								
Supplementary 1								
Supplementary 2								
Supplementary 3								
Total								

DECLARATION

I/We hereby solemnly declare, state, confirm, undertake and authorise as follows:

1. I/We wish to avail the credit facilities mentioned above from Ujjivan Small Finance Bank Ltd. ("the Bank"). I/We am/are aware that the credit facilities sought by me/us shall be governed by the terms and conditions ("T&C"), the Service Charges and Fees, and the Fair Practice Code for Lenders of the Bank, as provided in the Website of the Bank (viz., www.ujjivansfb.in). I/We am/are aware and acknowledge that I/we can get a copy of the T&C from the branch of the Bank, free of cost, by making a specific request.
2. I/We shall also abide by the terms and conditions which the Bank may stipulate in the sanction letter to be issued by it and those contained in the loan documents to be executed by me/us in favour of the Bank.
3. I/We am/are aware that the Bank shall have the right to modify/amend the T&C from time to time, at its discretion, and all such modifications/amendments hosted and notified on Website shall be sufficient notice to me/us regarding such modification/amendment, and I/we shall be bound by such modification/amendment.
4. I/We understand and agree that the sanction of credit facility is at the sole discretion of the Bank and I/we shall have no right to insist the Bank to sanction any credit facility.
5. [Applicable for Co-Applicant(s)] I/We, the herein mentioned Co-Applicant(s), voluntarily offer myself/ourselves as the Co-Applicant(s) for the credit facility to be availed by the Applicant and I/we shall jointly and severally secure the credit facility to be availed by the Applicant and repay the credit facility in conformity with the terms and conditions to be stipulated by the Bank.
6. I/We have not availed any credit facility from any bank for the purpose stated herein. I/We utilise the credit facilities mentioned above, only for the purpose for which it is granted. I/We shall ensure that the credit facility is utilised only for the purpose for which it is sanctioned and I/we shall not use the same for any speculative or illegal purpose. I/We shall also ensure submission of requisite proof in support of end use, as and when demanded by the Bank. I/We shall not allow or cause to be allowed to subordinate the credit facility with any other borrowings. I/We shall at all times secure the credit facility with such securities as stipulated by the Bank. I/We shall permit the staff of the Bank to inspect the equipment and other properties owned/purchased out of the credit facility or which are charged to the Bank at all times till full repayment of the credit facility that may be granted.
7. None among us is a defaulter of statutory dues. None of us is served with any notice for breach or infringement of any law. No civil or criminal (including, but not limited to, any insolvency or bankruptcy) proceeding(s) is/are initiated or pending or threatened against any of us or my/our assets.
8. None of us is a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter.
9. If there is any change in my/our contact particulars or address/communication particulars, I/we undertake to intimate the Bank in writing about such changes within 2 (Two) weeks of such change along with supporting proof. Unless I/we serve upon the branch of the Bank in writing about such change, the Bank is well within its rights and entitled to deal with me/us as if no such change has occurred.
10. I/We authorize the Bank to exchange, share, disclose or part with, from time to time, any or all of the information and data pertaining to me/us, my/our account(s) and credit facilities (including personal sensitive data/information and/or any other information that requires a consent under the Information Technology Act, 2000/2008 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute), whether provided by me/us or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus/Agencies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I/we shall not hold the Bank or its agents/representatives liable for using/sharing such information.
11. I/We hereby authorize the Bank to use the details submitted to it by me/us for credit bureau enquiries with any Credit Information Company and I/we acknowledge that the Bank shall have the right and authority to carry out investigation from the information available in public domain for confirming the information provided by me/us to the Bank. I/We may be eligible for additional/further credit facility from the Bank, at the pure discretion of the Bank, after closure of my/our existing credit facility, subject to me/us maintaining healthy financial discipline. Accordingly, to enable the Bank to consider possibilities of grant of additional/further credit facility, I/we also expressly consent to the Bank to access the database of Credit Information Companies or such other repositories, for a period of 60 (Sixty) days from the date of closure of my/our credit facility, for obtaining my/our credit information, and I/we shall not at any time raise any objection or dispute or claim against the Bank or its officials if it accesses the database of Credit Information Companies or such other repositories for obtaining my/our credit information within the above mentioned period.
12. I/We hereby authorize the Bank to upload the details provided by me/us on the Central KYC Registry. I/We also authorise the Bank to download my/our KYC details from the Central KYC Registry basis the KYC number submitted by me/us. I/We hereby consent to receiving information from Central KYC Registry through SMS/e-Mail on the herein mentioned mobile number/e-Mail address.
13. I/We hereby authorise the Bank to adjust from the proceeds of the credit facilities to be sanctioned to me/us the applicable fees/charges (including processing fee, if any) payable by me/us in connection with sanctioning/processing of the credit facilities by the Bank, and the Bank need to disburse to me/us the credit facilities net-off such fees/charges.
14. I/We authorise the Bank for de-registering my/our contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my/our contact number. I/We am/are aware that post de-registration of DND/NDNC, I/we may receive a call from the Bank to verify correctness of the request. I/We am/are also aware that I/we have the right and option to re-register for DND/NDNC any time at our discretion, after the Bank deactivating/de-registering the DND/NDNC status.
15. The Bank is authorized to use my/our contact number/e-mail Id in connection with transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by the Bank or its agents.
16. I/We agree that, upon closure of the credit facility, the Bank shall have the right to retain or to destroy at its pure discretion, the documents/information submitted by me/us in connection with the credit facility.
17. I/We hereby declare that each and single information furnished by me/us hereinabove pertains to me/us and the same are true, correct and accurate to the best of my/our knowledge. I/We shall submit to the Bank additional documents/information/particulars, if sought by the Bank. I/We shall indemnify and keep indemnified the Bank and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us.
18. Declaration regarding relationship with Director, Senior Official of the Bank etc.:

Statement regarding Relationship of the Applicant/Co-Applicant		Yes	No	
I/We am/are a Director/Senior Official of the Bank, or we are an entity in which any Director/Senior Official of the Bank is interested as a Director/Key Managerial Person / Partner / Manager / Employee / Guarantor or holds substantial interest.		<input type="checkbox"/>	<input type="checkbox"/>	
I/We am/are a Director of other bank, or we are an entity in which any Director of other bank is interested as a Director/Key Managerial Person / Partner / Manager / Employee / Guarantor or holds substantial interest.		<input type="checkbox"/>	<input type="checkbox"/>	
I/We am/are relative of a Director/Senior Official of the Bank, or we are an entity in which any relative of a Director of the Bank/other bank is interested as a Director/Key Managerial Person/Partner/Manager/Employee/Guarantor or holds substantial interest.		<input type="checkbox"/>	<input type="checkbox"/>	
In the event the Applicant or C-Applicant is related to any Director or Senior Official of the Bank, or a Director of any other bank, please specify:				
Sl. No:	Name of Applicant/Co-Applicant	Name of the Director/Senior Official	Designation	Relationship of the Applicant with the Director/Senior Official

20. **Consent for usage of Aadhaar Number/Biometric Information:**

- ☐ (For Biometric): I/We voluntarily give my/our consent to the Bank to use my/our Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("UIDAI") for establishing my/our identity, in the manner acceptable as per UIDAI guidelines or under any Act or Law in force from time to time, for the purpose of opening account in relation to the Credit Facility / Loan or processing instructions with the Bank. The Bank has informed me/us that my/our Aadhaar number and biometric information will not be stored/shared/used by the Bank for any other purpose, unless the same is required or permitted by law. I/We am/are aware about other modes available for establishing my/our identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I/We further confirm that the information which is submitted by me/us through the Aadhaar is true and correct and I/we will not hold the Bank responsible in case any incorrect information is provided by me/us.
- ☐ (For physical copy of Aadhaar): I/We hereby declare that I/we have voluntarily submitted my/our Aadhaar card/e-Aadhaar to the Bank and request and authorise the Bank to use the same as my/our Identity and/or Address proof.

Vernacular Declaration:

I/We solemnly state, declare and undertake that the contents of this Application Form, including the Declaration, have been read over to me/us in the language known to me/us (viz., _____) and I/we understand, accept and acknowledge the contents of the same.

Name & Signature of the Applicant

Name & Signature of the Co - Applicant

Date:

D

D

M

M

Y

Y

Y

Y

Place: _____

FOR BANK USE ONLY

I have verified all the data within this form and have performed due diligence as prescribed in the product policy.
I ☐ approve / ☐ reject this customer for further loan processing.

Signature: _____

Employee Name: _____

Employee ID:

ACKNOWLEDGMENT

Received from Mr./ Mrs./ Ms. _____ Application dated _____
seeking _____ Loan in a sum of Rs. _____
(Rupees _____ Only).
Application No: _____ (please quote this number in all future correspondences with the Bank).
The Bank shall revert to the Applicant within _____ days from hereof.
Date:

D

D

M

M

Y

Y

Y

Y

Signature of official of the Bank: _____

Name : _____

Designation : _____

