

APPLICATION FORM

Application Form No: _____

Application Date: _____

Branch : _____

Client id : _____

Loan Cycle: _____

Photograph

Applicant:

Marital Status: _____

Mobile No: _____

Religion : _____

Caste : _____

Education : _____

Gender : _____

Date of Birth : _____

Occupation: _____

	Name	Gender	DOB (Age)	Relationship with Applicant	Occupation
Co-Applicant					
Mother					
Father					

Permanent Address (Residential):

District: _____

State: _____

Pin Code: _____

Current Address (Residential):

District: _____

State: _____

Pin Code: _____

KYC	KYC-1	KYC-2
Applicant		
Co-Applicant		

Bank Name:

Branch: _____

IFSC Code: _____

Account No: _____

Account Holder Name

Total Income :	Total Expenses :
Loan Purpose :	Loan Sub purpose :
Loan Amount :	Processing Fee (inclusive of Taxes):
Insurance Amount :	Interest Rate (reducing balance):
	Net Disbursement Amount:
	Tenure (months):

Disclaimer

I/We fully authorize to disburse our loan amount via any means of bank transfer after deducting the processing fees and insurance charges, however the disbursement amount shall be deemed to be the sum of the disbursed amount plus the processing fees and insurance charges. We hereby confirm that in the event of death of either of us, we hereby authorize Unity Small Finance Bank Limited to pay the insurance proceeds to the survivor of us, after deducting the entire outstanding due to Unity Small Finance Bank Limited.

The contents in the loan documents have been read over and explained to us in our local language and we confirm that we have fully understood the meaning and my /our legal obligations. We agree to abide and accept the same. We have voluntarily signed all the loan documents in acknowledgement and confirmation of terms and conditions.

Documents to be submitted: Proof of Identity and Address, Demand Promissory Note and Group Loan Undertaking, Bank passbook, Loan sanction cum repayment card.

Applicant's Signature: _____



युनिटी स्मॉल फायनान्स बैंक
Unity Small Finance Bank

KYC Details

Branch Name		Group Name	
Client Name		Account Id	

Image	
KYC-1 Front	KYC-1 Back

Image	
KYC-2 Front	KYC-2 Back

Image	
KYC-3 Front	KYC-3 Back

DEMAND PROMISSORY NOTE AND GROUP LOAN UNDERTAKING

On demand, the undersigned, severally and/or jointly, promise to pay to the order of Unity Small Finance Bank Limited having its registered office at 40, Basant Lok, Vasant Vihar, New Delhi, India, 110057, the amounts indicated against the names mentioned below for the value received by the undersigned in any other electronic form on disbursement date as indicated in the passbook, together with interest there on at the rate of _____ %, per annum reducing balance. All the parties to this Demand Promissory Note, severally and/or jointly, on unconditional and irrevocable basis waive the presentment for paying, noting and protest of this Demand Promissory note.

This Deed is made on <Date> Day of <Month in words>, <Year in YYYY>, by <Customer Name> and on behalf of the following

Client ID	Group Name & Group ID	Client Name	KYC ID	Account Number	Loan Amount
Client -1 Client-2 Client-3 Client-4 Client-5					

herein after called "Individual Borrowers-cum-Mutual Guarantors", (which expression shall be deemed to mean and include our respective heirs, executors, administrators, and all persons deriving title from us) jointly and severally, of the ONE PART **In favour of** Unity Small Finance Bank Limited a company incorporated under the Companies Act 1956, having its Corporate Office at # 402, 4th Floor, Neelkanth Corporate Park, Kiroli Road, Vidyavihar (W), Mumbai - 400086 & Registered office 40, Basant Lok, Vasant Vihar, New Delhi, India, 110057 (which expression shall be deemed to mean and include its successors in title and assigns) of the OTHER PART.

WHEREAS

- Each one of us above are Individual Borrowers of Unity Small Finance Bank Limited.
- We are also jointly and severally Mutual Guarantors with respect to the repayment of our Individual borrowings to Unity Small Finance Bank Limited
- Each one of us is in need of loan and at our request and upon the execution of Individual demand promissory note by each one of us, Unity Small Finance Bank Limited has agreed to grant to us a credit facility as per the terms & conditions mentioned in the individual Demand Promissory Notes executed individually by each one of us.
- One of the conditions for availing this credit facility is that, we voluntarily form this group of individual Borrowers-cum-Mutual Guarantors, individual members of the group having been named herein above

NOW THEREFORE THIS DEED WITNESSETH

- As individual Borrowers-cum-Mutual Guarantors, we hereby stand Guarantee for the full repayment of the loan extended to each one of us by Unity Small Finance Bank Limited
- In case of default on the part of any member of this group of individual Borrower-cum-Mutual Guarantors in repayment of instalments, principal amounts, interest, service charges and any other charges that may be due to Unity Small Finance Bank Limited or in regularizing or clearing the amounts as per the Demand Promissory Notes executed individually by us, we undertake and guarantee that as Individual Borrowers-cum-Mutual Guarantors, who offer Guarantee collectively to our individual loans, we shall remain responsible jointly and severally for/till all repayments made to Unity Small Finance Bank Limited.
- The Demand Promissory Note executed by this group of Individual Borrowers-cum-Mutual Guarantors Individually, is an integral part of this Deed

The above contents have been read over and explained to me/us in my/our local language and I/we confirm that I/we have fully understood the meaning and my/our legal obligations, and I/we agree to abide and accept the same. I/we have voluntarily signed this document in acknowledgment and confirmation of the above.

I We, the individual Borrowers-cum-Mutual Guarantors have hereunto respectively set our hands on the date mentioned above.

Customer Signature _____

LOAN SANCTION CUM REPAYMENT CARD

Registered Office: 40, Basant Lok, Vasant Vihar, New Delhi, India, 110057

Head Office: 402, Neelkanth corporate park, Kirol road, Vidyavihar (West), Mumbai -400086

Branch Code & Name: _____ Centre Name: _____

Client Name: _____ Loan A/c No _____

Client ID: _____ Co Applicant Name: _____

Father/Husband Name: _____ Mobile Number: _____

We are pleased to inform you that your application for loan under the (JLG) has been sanctioned. We will disburse the amount as per the details here under.

All Figures Inclusive of GST			
Loan amount	30000	Loan Cycle	II
Date of Disbursement		Collection Date & Time	
Loan Tenure	24 Month	Loan Purpose/Sub Purpose	
Life Insurance (Yes/No)		Rate of Interest (Reducing balance)	
Repayment Tenure	Monthly	Processing Fee 1% +18%GST	Amt+GST= Total amt
Mediclaime (Hospicash) Y/N			

Loan Repayment Schedule:

S. No	Due Date	Emi Amount	Total outstanding	Principal outstanding	Principal due	Interest due	Collection Date	Collected Amount	Customer Presence (P/A)	Sign (LO)
1	____/____/20____									
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										

MITC ()



Signature / Thumb Impression of the Borrower(s)

1 _____

Date: ____/____/____

Place: _____

FORM-60

Form of declaration to be filled by a person, who does not have a permanent account number & who enters into any transaction specified in rule 114B /Form 61 to be filled by a person who has agricultural income & is not in receipt of any other income chargeable to income tax in respect of transaction specified in clause (a) to (h) of rule 114B

Full Name & address of Declarant

Amount of transaction:

DOB _____

Are you assessed to tax? YES ☐ NO ☐ If yes, _____

a) Details of ward/circle/range where the last return of income was filed: _____

b) Reason for not having a PAN: _____

Verification:

I _____ do hereby declare that what is stated is true to the best of my knowledge and belief. Verified at _____
this the _____ day of _____ 20 .

Signature _____



Address Declaration

Date:

To,
Unity Small Finance Bank Limited
Branch-

Subject: **Declaration of the current address**

Dear Sir,

I _____ currently residing at _____

declare that I do not have address proof of the current address mentioned above. Kindly accept this letter as declaration of my current address proof and kindly send all correspondences to the address mentioned above.

Applicant's Signature _____