

Micro Enterprise Loan Application Form

Type of loan: Unsecured Loan	Application Date:
Purpose of Loan:	Loan Amount Requested:
Rate of Interest:	Tenure:
Existing Customer: Yes / No If Yes, Customer ID:	

Applicant Details

Applicant Full Name:	
Mother's Maiden Name:	
Date of Birth:	Gender:
Marital Status:	Educational Level :
Employment Type:	Occupation:
Source of Income:	Gross Annual Income:
Category:	Religion:

Co-Applicant Details

Co-Applicant Full Name:	
Mother's Maiden Name:	
Date of Birth:	Relation With Applicant:
Gender:	Marital Status:
Educational Level:	Employment Type:
Occupation:	
Source of Income:	Gross Annual Income:
Category:	Religion:

Applicant (KYC Details)	Co- Applicant (KYC Details)
KYC Type:	KYC Type:
(PAN/ Voter ID/ Driving Licence /Aadhar etc.)	(PAN/ Voter ID/ Driving Licence/Aadhar etc.)
KYC No:	KYC No:
Current Address:	<input type="checkbox"/> Same as Applicant's Address:
Pin Code :	Pin Code :
Staying for: Years	Staying for: Years
Residence Ownership:	Residence Ownership:

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Residential Address:

Current Address:	Permanent Address:
Pin code :	Pin code :
Tel No:	Tel No:
Mob No:	Mob No:

Business Details

Business Address:	
Pin code :	Pin code :
Tel No:	Tel No:
Mob No:	Mob No:

A. Business reference 1	B. Business reference 2
Name:	Name:
Contact No:	Contact No:
Address:	Address:
Relationship with Applicant:	Relationship with Applicant:

Banking & Existing Loan Details

Banking:

Account Holder (Applicant)	Name of Bank & Branch	Account No.	Current/ Saving	Since how many years

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Existing Loan :

Name of Lending Institution	Purpose of Loan	Loan Amount	Tenure of Loan (Months)	Monthly Instalment	Current Outstanding	Balance Tenure (Months)

DECLARATIONS/ CONSENT

1. The Borrower(s) declare that all the particulars & information given in the application form are true, correct, and complete and no material information has been withheld/suppressed.
2. The Borrower(s) undertakes to promptly inform Unity Small Finance Bank about any change in any of the information furnished. The Borrower(s) further undertakes to provide any further information/ documents that Unity Small Finance Bank and/ or its group companies and/ or its agents may require.
3. The Borrower(s) declare that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.
4. The Borrower(s) understands that Unity Small Finance Bank and/ or its group companies reserves the right to retain the photographs and documents submitted with this application.
5. The Borrower(s) understand that the sanction of this loan is at the sole discretion of Unity Small Finance Bank and upon execution of necessary documents and other formalities as required by Unity Small Finance Bank. Further, Unity Small Finance Bank reserves its right to reject the Application (with or without notice to the Borrower), and that Unity Small Finance Bank shall not be responsible/liable in any manner whatsoever for such rejection or any delay in notifying me of such rejection
6. Borrower(s) have no objection to Unity Small Finance Bank exchanging and sharing information with its affiliates, governmental/ regulatory bodies, Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, CKYC Registry, third parties for KYC information and other such authority as may be required.
7. Borrower(s) acknowledges the consent given by the Borrower to Unity Small Finance Bank to obtain Borrower's KYC and credit related information/documents from third parties including Unique Identification Authority of India, Credit Information Bureau of India Ltd and other entities and also further consents that Unity Small Finance Bank may, by its self or through authorized persons, verify any information given, check credit references, employment details and obtain KYC related documents or credit reports to determine genuineness of the Borrower and/ or creditworthiness from time to time. The Borrower further acknowledges the voluntary consent to Unique Identification Authority of India (UIDAI) or such any other such third party consenting to sharing of information with respect to the Borrower with Unity Small Finance Bank. The Borrower(s) further acknowledges that the nature of information that may be shared upon verification through UIDAI has been explained and that such information shall be used for the purpose of availing loan from Unity Small Finance Bank..
8. The Borrower(s) hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

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9. The Borrower(s) confirm that Unity Small Finance Bank shall have the discretion to change prospectively the rate of interest and other charges applicable to the Loan.
10. In case there are more than one Borrower(s), each Borrower(s) agrees and undertakes that each of the Borrower(s) shall be jointly and severally liable to make payments under the Loan.
11. The Borrower(s) understand that the purchase of any insurance products is purely voluntary and is not linked to a ailment of any other facility from Unity Small Finance Bank.
12. The Borrower(s) represent that each Borrower, its directors/partners (if any) has not been declared insolvent nor have any insolvency/ bankruptcy proceeding been initiated against them.
13. The Borrower(s) have no objection to Unity Small Finance Bank and/ or its group companies and/ or its agents providing me/us information on various products, offers and services provided by Unity Small Finance Bank and/ or its group companies through any mode (including telephone calls, SMSs/ emails, letters etc.) and authorize Unity Small Finance Bank and/ or its group companies and/ or its agents for the above purpose. I confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" as laid down by 'TELECOM REGULATORY AUTHORITY OF INDIA' will not be applicable for such information/ communication to me..
14. The Borrower has consented to execute the Loan Agreement and any other related documents through electronic signatures/ e-signing including but not limited to Aadhaar based e-sign and One Time Password (OTP) received on registered mobile number. It shall be the sole responsibility of the Borrower to ensure that the OTP is not compromised or shared with any unauthorized users. All the records of the Lender arising out of the use of the electronic signatures shall be conclusive proof of the genuineness and accuracy of the transaction and shall be binding on the Borrower”
15. The above contents have been read over and explained to me/us in my/our local language.

Borrower
Photo

Co-
Borrower
Photo

Signature

Signature

Name: _____

Name: _____

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LOAN AGREEMENT

This agreement is made at this ----- day ----- month of 2020 Year Between

Unity Small Finance Bank, a company registered under the Companies Act 2013, having registered office at UNITY SMALL FINANCE BANK LIMITED, 402, Neelkanth Corporate Park, Vidhyavihar (W) – 400086 represented by its Branch Manager, of the Company situated at Borivali , Mumbai, herein after referred to as “the Lender/the Company” (which expression shall mean, unless the context otherwise requires, be deemed to mean and include it’s successors in interest and assigns of the FIRST PART)

And

I, Mr / Mrs . , W/o permanently residing at

and, herein after referred to as “ (Which expression shall mean , unless the context otherwise requires, shall include his/her heirs, executors and legal representatives of the SECOND PART)

2. Mr/Mrs and, herein referred to as “”(Which expression shall mean , unless the context otherwise requires, shall include his/her heirs, executors and legal representatives of the THIRD PART)

Whereas the Borrower applied to the company for Micro Enterprises Loan (hereinafter referred to as “the Loan”) of Rs. Two Lakhs (in Words) for Business Expansion purpose and the Company after due assessment of the Borrower has approved the Loan to the extent of Rs. vide approval dated, subject to the following terms and conditions.

NOW THEREFORE, in consideration of Unity Small Finance Bank having granted/agreed to grant the Facility mentioned in the Facility Documents, the Borrower and Co-Borrower hereby agree, covenant, confirm and record the terms and conditions as under:

Terms and Conditions

- a) Amount: The Lender shall lend to the borrower a sum of Rs. by way of Term Loan, which will be disbursed by the Lender in such manner, as it deems appropriate to be put to use only for the purpose as mentioned in the loan application submitted to the Lender.
- b) Interest: The Loan shall carry interest @ %Per Annum calculated on declining balances basis. The rate of interest is derived based on the cost of funds, risk premium and margin. Any delay in the payment of instalment(s) shall entail an additional interest of (3 %) per month above the prevalent rate upon the overdue balance of the Loan, without prejudice to the other rights of the Lender in respect of such default.

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c) Processing fees: The Borrower shall pay a one-time processing fee of Rs. () upfront at the time of disbursement of the Loan by the Lender. The Borrower agrees that the above fee may be utilized to partially defray expenses that may be incurred by the Lender towards documentation and other incidental expenses incurred in sanctioning of the Loan.

d) Instalment: Based on the above interest rate, the instalment shall be Rs.. The first instalment falls due on 07-11-2020. Thereafter, every subsequent monthly instalment shall be paid, for a period of 24 months. Equated Monthly instalments (EMI) will be collected on 7th of every English calendar month.

e) Repayment: In consideration of the Lender extending the Loan, the Borrower shall repay the Loan along with Interest based on the above interest rate and monthly instalments. The Borrower hereby confirms having perused, understood, and agreed to the method of computation of EMI and the effective rate of interest. The Borrower further agrees to pay any other charges such as interest tax or other tax/ charges as may be levied by the Government at any time.

The mode of repayment by the Borrower will either be by National Automated Clearing House (NACH), or by cash against issue of receipt or by any other mode, agreed to by the Lender in writing. Be it as it may, if the instalment is not credited to the account of the Lender by the due date, then it shall be construed that the Borrower is at default and the clauses consequent to default will be applicable.

The Borrower further agrees to maintain sufficient balance in the account to enable his / her Bankers to facilitate the debit of the account, and remittance of the amount so debited to the credit of the Lender.

The Borrower shall not change the name or constitution or close the bank account, from where the NACH mandate is registered without the prior written consent of the Lender. Further the Borrower shall not call upon the Lender to refrain from presenting any cheque and shall also not issue "STOP PAYMENT" instructions to his banker's for any reason whatsoever and if the Borrower does so, the Lender shall not take cognizance of such instructions and continue to present the cheque. In the event of dishonour of the cheque, it is open to the Lender to take appropriate action for recovery of the money due. The Borrower herein unconditionally agrees to pay the cheque bounce charges and overdue interest till date of payment of the cheque amount, in addition to remittance of the cheque amount. The Borrower hereby accepts that it is his/her responsibility to ascertain from his/her banker about the bounce of cheque(s) issued by him/her and shall at no point of time seek or purport to state that the fact of dishonour of the cheque issued by him/her has not been intimated by the Lender.

f) Notice: Any notice/letter/other document sent by the Lender to the Borrower / Co- Borrower shall be at the address given in this agreement and shall be deemed to have been delivered within 5 working/ Business days after it has been sent by registered post courier. The company shall give notice to the borrower of any change in terms and conditions including disbursement schedule, interest rates, service charges, etc. and will ensure that the changes in the interest rates and charges are affected only prospectively.

g) Indemnity: The Borrower agrees that this Agreement is solely a financial arrangement between the Borrower and Lender. The Borrower (and Co-Borrower) hereby also agree to indemnify and hold the Lender and its directors, officers, employees, agents and advisors harmless against losses, claims, liabilities, or damages which are sustained as a result of any acts, errors, or omissions of the Borrower and/or the Co-Borrower, their/its respective employees, agents, or assignees, or for improper performance or non-performance relating to this Agreement or any other

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document executed thereof in pursuance to this Agreement.

- h) Utilization:** The Borrower agrees and undertakes not to utilize the Loan for any antisocial or speculative purposes but for the purpose stated herein.
- i) Events of Default:** Without prejudice to the rights of the Lender as contained in clauses elsewhere of this agreement, if one or more of the events specified in this clause should have occurred, in such events, the Lender may, by a notice in writing to the Borrower, declare that the principal amount, together with accrued interest on the Loan and other amounts if any, have become payable forthwith by the Borrower to the Lender, under or in terms of this Agreement and/ or any other agreements or documents subsisting between the Borrower and the Lender, the same shall become due and payable forthwith, notwithstanding anything to the contrary in this Agreement or in any other agreement or instrument entered between the Borrower and the Lender.

The following shall be considered as Events of Default:

- i. The Borrower failing to pay the Loan or any fee, charges or costs in manner here contained or any instalment or any other amount due hereunder remains unpaid for a period of more than a day from the date on which it becomes due; or
- ii. The Borrower committing breach of any of the terms and conditions herein contained or has made any misrepresentation to the Lender; or
- iii. A receiver being appointed, or attachment being levied for any of these assets of the Borrower or the Borrower, being an individual, has been declared insolvent or committing an act of insolvency or
- iv. Proceedings for professional misconduct are taken against the Borrower; or
- v. The Borrower failing to furnish any information or documents that may be required by the Lender; or
- vi. The Borrower defaulting on any of the terms or conditions of any other loan or facility provided by the Lender to the Borrower; or
- vii. There exist any other circumstances, which, in the sole opinion of the Lender jeopardize the Lender's interest.

j) Consequences of Events of Default:

- i. On the occurrence of any of the aforesaid Events of Default, the Lender may recall the Loan and other amounts payable in respect thereof. In case, outstanding balance of the Loan and other amounts payable in respect thereof are not paid within 7 (seven) days of such demand having being made, the Lender shall have an absolute lien on and the right to set off all monies and accounts standing in the Borrower's name with the Lender and the Lender shall be entitled to proceed against the Borrower independently of any such facility.
- ii. The lender shall be entitled to proceed against and act against the Borrower and/or the Co-Borrower/ Borrower to realize the Loan amount along with interest, charges, and expenses,
- iii. The Borrower and Co-Borrower hereby agree to pay overdue interest @% per month on the amount outstanding from until such time that the Loan amount is fully repaid to the Lender,
- iv. In addition to the rights specified in this Agreement, the Lender shall be entitled to take all or any action with or without intervention of the Courts to recover the monies due and payable by the Borrower and/or the Co Borrowers under this Agreement.
- v. Notwithstanding any other rights available to the Lender under this Agreement, the Lender shall be entitled to initiate criminal proceedings or any other appropriate actions against the Borrower and/or the Co-Borrower if at any time the lender at its sole discretion has sufficient grounds to believe the Borrower and/ or the Co-

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Borrower has/have made any misrepresentations and/or submitted any forged documents or fabricated data to the Lender.

- vi. All rights and powers conferred on the Lender under this Agreement shall be in addition and supplemental to any rights the Lender has as a creditor against the Borrower and/or the Co-Borrower under any law for the time being in force and security documents and shall not be in derogation thereof.
- vii. Any statement of account furnished by the Lender regarding the balance amount due and payable by the Borrower under this agreement shall be accepted by and be binding on the Borrower and shall be conclusive proof of the correctness of the amount mentioned therein. Without prejudice to what is stated above, if the Borrower desires to question any statement or any part thereof, the Borrower shall furnish to the Lender full details of the same within 7 (seven) Business Days of the receipt of the statement by the Borrower and the Lender may consider the same and the Borrower shall not be entitled to object to the same thereafter on any ground whatsoever. It is however clarified that the Borrower shall not be entitled to default or delay the payment of EMLs on the ground of the statement of account furnished by the Lender being inaccurate or any other ground.

k) General Terms & Conditions:

The Parties in this agreement hereby agree to the general terms and conditions and covenant:

- i. The Loan shall be repayable on demand. Notwithstanding anything specified in the repayment schedule, the Lender at its sole discretion shall have the right to recover and demand the borrower to pay the entire Loan along with all other dues in respect of the Loan for the reason best known to the Lender
- ii. The repayment schedule is without prejudice to the right of the Lender to recalculate the interest in case of variation of the same and on such recalculation the Borrower in accordance with such varied repayment schedule shall make payments. Any dispute about the interest computation shall not entitle the Borrower to withhold payment of any instalment
- iii. The Lender, in its absolute discretion, permits the Borrower to repay the Loan and the interest payable in the instalments specified in the Repayment Schedule to be issued post disbursement, and such instalments shall be bound to repaid on demand, if so required by the Lender
- iv. The Lender shall have the right to recall the Loan at any time at its discretion, without assigning any reasons for such recall
- v. The records maintained by the Lender shall be conclusive proof of the amounts due by the Borrower
- vi. A certificate in writing signed by an officer of the Lender stating the amount due at any time shall be conclusive evidence as against the Borrower. However, nothing herein shall prejudice the Lender's interests if there is any clerical or arithmetic error in the interest calculations due and payable by the Borrower
- vii. The Borrower may foreclose the entire outstanding balance of the Loan by giving at least 3 (Three) days prior notice in writing. In such an event, the Lender shall be entitled to charge Fore-closure charges, which are applicable at time as per the Lender's policy, on the amount so Fore-closed i.e. the entire balance outstanding in the Loan account at that point of time. The interest (including altered interest) and any other charges etc. would be levied till the end of the month in which the prepayment notice expires. The prepayment shall take effect only when the actual payment is received
- viii. The Borrower and Co-Borrower shall inform the Lender in writing, of any change in the Borrower's and/or Co-

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Borrower's address within a week of such change

- ix. The borrower declares that all information given in the application for the Loan and the supporting documents are absolutely correct and no misrepresentation, either directly or indirectly, have been made and that any inaccuracy or falsity in the same shall be deemed, inter alia, to be a professional misconduct and an act repugnant to responsible code of conduct
- x. The Borrower shall pay all duties, levies, costs, and other expenses for enforcing this Agreement or for recovery of the Loan and all amounts payable under this Agreement
- xi. The Borrower expressly recognizes and accepts that the Lender shall, without prejudice to its right to take such measures by itself or through its officers or employees, be entitled and have full power and authority to appoint one or more third parties (being collection associates agencies of the Lender) as the Lender may select and to delegate & assign to such third party all or any of its functions, rights and powers under this Agreement relating to administration of the Loan including the right and authority to collect and receive on behalf of the Lender from the Borrower all unpaid instalments and other amounts due by the Borrower under this Agreement and to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental there to including repossession of the Product as stated elsewhere in this agreement, sending notices, contacting the Borrower, receiving cash\cheques drafts from the Borrower and giving valid and effectual receipts and discharge to the Borrower. For the purpose aforesaid, the Lender shall be entitled to disclose to such third parties all necessary or relevant information pertaining to the Borrower and the Loan and the Borrower here by consents to such disclosure by the Lender
- xii. This agreement is valid, till the loan is fully repaid as per the terms and conditions of this agreement

I) Assignment

- i. The Borrower expressly recognizes and accepts that the Lender may sell, transfer, or assign all or any of its rights, benefits or obligations, in whole or in part to any party without the prior consent of the Borrower and on such terms as the Lender may decide, including reserving the right to proceed against the Borrower on behalf of such purchaser, transferee or assignee, in Events of Default for any amount due under this agreement. Any such sale, transfer or assignment shall be binding upon the Borrower and the Borrower will accept such purchaser, transferee or assignee as its sole creditor or creditor jointly with the Lender and in such event the Borrower shall pay to the Lender or such creditor or as the Lender may direct the outstanding amounts due by the Borrower under this Agreement. Any costs in this behalf whether on account of such sale, transfer or assignment or enforcement of rights and recovery of outstanding and dues, shall be to the account of the Borrower.
- ii. Borrower shall not be entitled to transfer or assign any of its obligations herein.
- iii. The Borrower here by agrees and expressly authorizes the Lender without prior notice or reference to the Borrower:
 - 1. To disclose any credit information or other information regarding the Borrower to the Lender's principle office or any other branch office or to any subsidiary company of the Lender.
 - 2. To share with third parties (including banks, financing entities, credit bureaus, statutory and regulatory authorities) all information within the knowledge of the Lender and pertaining to the Loan and /or the Borrower (including credit history and credit status of the Borrower) at any time as the Lender may consider necessary or be requested or directed to do;

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3. That on occurrence of an Event of Default and in case of the Borrower committing any default in repayment of any part of the Loan and other amounts payable in respect thereof, the Lender shall be entitled to (and the Borrower expressly consents to the Lender to do so) disclose the name of the Borrower as a defaulter to any statutory body or regulatory authority or the Reserve Bank of India, or any association of which the Lender is a member.

m) Dispute Resolution

In the event of there being any dispute between the Borrower and the Lender with regard to the Agreement or in respect of the loan, the same shall be subject to the decision of a Sole Arbitrator to be appointed by the Lender. The venue of arbitration shall be MUMBAI. The arbitration shall be conducted in English language. The Arbitrator will have the power to pass interim awards or orders and the proceedings shall be conducted in accordance with the Arbitration and Conciliation Act, 1996 or any other law as may be in force at time of reference to the dispute of arbitration.

n) Other Relevant Clauses

- i. This Agreement along with the Guarantor Letter shall be treated as the entire agreement amongst the parties.
- ii. All questions relating to the validity, interpretation or performance of this agreement shall governed by Indian laws and within the jurisdiction of the courts in Maharashtra & Mumbai.
- iii. It is presumed that the Borrower is executing this agreement willingly & after understanding the full implications of this agreement and after seeking proper Legal Advice.
- iv. The remedies under this Agreement will be cumulative and not exclusive, and the selection of one remedy will not preclude pursuit of other remedies.
- v. In the event that any one or more provisions contained herein will be held by a court of competent jurisdiction to be invalid, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions contained herein will not in any way be affected or impaired thereby. Further, in case of individuals who are joint Borrowers both shall be jointly and severally liable and responsible for fulfilment of all obligations hereunder and the term "Borrower" shall be construed accordingly.
- vi. The failure or forbearance by either party to enforce any right or claim against the other will not be deemed to be a waiver by that party of such right or claim or any right or claim hereunder. The waiver by a party of a breach hereof will not operate or be construed as a waiver of any subsequent breaches of the same or any other provision.
- vii. Section headings are included for convenience only and are not to be used to construe or interpret this Agreement.

Signature of Unity Small Finance Bank employee	
Borrower (s) Signature:	
Co-Borrower (s) Signature:	

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Witness	
1)	
2)	

Guarantee Cum Undertaking

This Guarantee Cum Undertaking is executed this _____ day of _____ at _____

I, Mr./Mrs./Miss _____ S/o. / D/o / W/o _____ residing at _____
hereby give guarantee for an amount of Rs. _____ (Rupees _____ only) availed by Mr. /Mrs. Miss
S/o/D/o/W/. _____ R/o. _____

("Borrower/ Co- Borrower") by way of loan from Unity Small Finance Bank.

I further state that should he/she (borrower/ Co - Borrower) fail to repay the loan amount as per the terms and conditions mentioned in this Loan Agreement with Unity Small Finance Bank, I shall be responsible for the repayment of the same and I undertake to pay the entire outstanding amount without any demur or protest on demand by the lender. Any failure to do so shall make me liable to any proceedings that Unity Small Finance Bank may initiate against me.

I, hereby declare, that I have fully read and understood the contents of the Sanction Letter Loan Agreement and this declaration of guarantee and affix my signature/thumb impression acknowledging the same.

Signature/Thumb impression of the Guarantor

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Sanction Letter

Date:

Mr.

Address_____

Sub: Sanction letter for the Micro Enterprise Loan vide application no._____

With reference to the subject application, Unity Small Finance Bank ('the Lender' which expression shall, unless the context otherwise requires, be deemed to mean and include its successors and assigns) is pleased to sanction the Loan as under subject to the terms and conditions as detailed below:

Particulars	Description
Borrower Name	
Co-Borrower Name	
Type of Facility	Term Loan
Loan Amount Sanctioned	Rs. _____/-
Loan Tenure	_____ months
Type of interest	Declining rate of interest
Rate of interest	<p>_____ % p.a</p> <p>USFB shall have a right to reset the Rate of interest on the happening of any of the following: 1. Occurrence of an Event of Default; or 2. Any other event which in the opinion of the lender as per its internal policy requires a reset of interest rate.</p> <p>Any change in the Rate of interest shall be prospective and shall be notified to the Borrower. The Borrower shall from the revision date, pay to USFB interest on the Facility at the revised Rate of Interest.</p>
No of Equated Monthly Instalments (EMI)	_____
EMI	Rs. _____, payable monthly/ quarterly
EMI date	----- of every month/ quarter
Processing Fee	Rs. _____, non-refundable, payable upfront
Delay in Payment/ Penal Charges	(Should be in bold)
Pre-Disbursement Conditions/Documents	
Post-Disbursement Conditions/Documents	

All Terms and Conditions/ General Conditions and Clauses forming a part of this letter shall be read in consonance with the Loan agreement mutatis mutandis. All terms not specifically captured herein and which are a part of the Loan agreement shall be read in consonance with this letter as such the Sanction Letter, Loan Agreement, MITC and all other documents drawn out of these transaction shall be construed as Transaction documents.

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The Borrower(s) understands that the Lender has adopted risk based pricing which is arrived at after taking into account broad parameters like customer profile, financials, sources of funds, risk profile of the customer, nature of lending etc. and hence rate of interest may differ across Borrowers.

Cancellation or Termination: During the Availability period, the Lender may, in its sole discretion, cancel the Facilities, if any Event of Default or Potential Event of Default has occurred or if it becomes unlawful for the Lender to disburse or continue the Facilities to the Borrower. Further The Borrower unconditionally agrees, undertakes and acknowledges that the Lender has an unconditional right to cancel the un-utilised portion of the Facility, whether in part or in full, at any time during the currency of the Facility/Loan without any prior intimation for such cancellation to the Borrower.

All indirect taxes, duties and levies, including but not limited to GST, education cess, levied under the applicable laws, as may be amended from time to time, would be additionally borne by the borrower.

Please note that any changes in the Income Tax, GST or any applicable tax laws shall attract suitable revision in the instalments. All other terms and conditions will be as per the Loan Agreement(s) to be executed with the Lender.

The facilities, unless, expressly stated otherwise are repayable / determinable on demand and are subject to review by Lender at any time. Lender may, at its sole discretion choose to continue / renew the facilities for a further period beyond the period aforesaid.

The Borrower has to accept and handover signed copy of this Sanction Letter within 30 days unless extended by the Lender.

Please note that the terms and conditions of the sanction are valid for a period of 30 days from the date of this sanction letter and the Lender reserves the right to revise the rate of interest and any other terms and conditions of the sanction in case documentation and drawdown is not completed within the validity period, or at its discretion, treat the sanction as withdrawn.

The aforesaid sanction of the Loan will be subject to the following conditions:

- The Loan must be utilised for the purpose as indicated by the borrower in the application form and the end use of the funds declaration and cannot be used for any other purpose.
- Execution of the Loan agreement and other documents with the Lender as per the Lender's policy and format.

We look forward for a long-lasting relationship with you.

Thanking You

Yours Sincerely

For Unity Small Finance Bank

Borrower Signature

Co-Borrowers Signature

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Schedule of Charges

I/We accept the terms and conditions/charges as mentioned

Borrower

1.Name ---

Signature:

Place:

Date:

Co-Borrower

2. Name --

Signature:

Place:

Date:

Description of Charges

Processing Fees	3% + GST
Prepayment charges	3% of the total outstanding Loan amount. Foreclosure allowed after the payment of a minimum of 1 EMI
Insufficient Funds	Rs.500 + applicable taxes
Loan Statement charges (nil for 1 statement every half yearly)	100
NOC issuance charges (Nil for 1 st NOC)	100
Late payment charges	3% per month (on the outstanding days)
Visit charges	200

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Vernacular Declaration

I/ We, hereby state and declare that:

I/ We have been read out and explained, in the language known to me, the contents of the entire loan documents incidental to availing the loan from Unity Small Finance Bank by Mr. _____ who has countersigned below.

I/ We have signed the loan documents after understanding all the terms and conditions mentioned therein.

Name: Mr/MRS.

.....

Signature of the (Borrower/Co-borrower/Guarantor etc.).

Name: _____ (Unity Small Finance Bank Person)

Address: _____ (Unity Small Finance Bank Branch Address)

.....

Signature

(Unity Small Finance Bank person with date and employee code who has explained the terms & conditions to the Borrower/(s))

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Unity Small Finance Bank

Neelkanth Corporate Park, Level 4, Office Unit No- 402, Kirol road, Vidyavihar, West 400086

Branch:

CAM Report

Customer Name:	Loan Sanction No. :
Loan Application No -	Applied Loan Amount:
Sanction Amount:	Sourcing Date :
Sourced By:	Contact No:
Loan Purpose:	Tenure :
Customer Name :	Address:

APPLICANT DETAILS					
Applicant Name	Address	DOB	Address id no	Photo id No	Contact No

CO-APPLICANT/GUARANTOR DETAILS						
Co-Applicant Name	Address	Co-app DOB	Address id no	Photo id No	Contact No	Guarantor (Y/N)

RESIDENCE AND BUSINESS DETAILS	
Residence Ownership:	
No of years in the same residence:	
Name of business entity :	
Type of business:	
Total experience in the same business:	
No of years in same business premises:	
No of employees:	
Business License:	

CREDIT REPORT (Applicant):

Micro Enterprise Loan Application Form

Company Name	Type Of Loan	Terms	EMI Amount	Balance Principal	Frequency	Active

CREDIT REPORT (Co-Applicant):

Company Name	Type Of Loan	Terms	EMI Amount	Balance Principal	Frequency	Active

CREDIT PROFILE

	Applicant	Co-Applicant
No of DPD's in the last 12 months		
No of DPD's in the last 6 months		
Indebtedness (Both Applicant and Co applicant)		
Write Off Details		
No of loans active		

BANK DETAILS

Account No	
Bank Name	
Branch Name	
IFSC CODE	
Vintage of the account	
Internet Banking	
Mobile Banking	
Payment App	

FOIR (FINANCIAL DETAILS)

Tenure		Applicant Total Income from business	
Expense		Applicant other income	
Obligation		Co applicant total income	
FOIR(%)		Total household income	
Loan Eligibility Amount		Applicant Stated income	
Gross Income		household expenses	
Net Income		EMI Payment Capacity :	
FOIR Amount		Total Obligations	

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FACILITY SUMMARY & TERM DESCRIPTION			
Facility Description/Nature		Interest rate (%)	
Proposed Exposure		LPF + GST	
Tenure		Net Disbursement (Rs)	
Purpose		EMI Amount (Rs)	
Repayment Structure		Insurance + GST	
Repayment Start Date		Period	
Repayment End Date		Loan amount applied for	
Advance EMI/Moratorium		Loan amount sanctioned	

DECISION SHEET				
Stages	Decision Reason	Decision Comments	Decision By	Decision Date
Loan Application				
PD By CM				
Initial Sanction				
Final Sanction				

CREDIT APPROVAL STATUS		
Approved By	Approval Level	Approval Date

LOAN SANCTION APPROVAL STATUS	
Recommended By :	Final Approved By :

Micro Enterprise Loan Application Form

ANNEXURE 2

End Use of Loan - Declaration

Date

Dear Sirs,

Sub: Application for Micro enterprise Loan for purchasing of stocks/upkeep of the shop/general business purpose.

I, _____ refer to the Application No. _____
Dated _____ submitted to Centrum Microcredit Ltd: For availing Loan facility (the facility) from Centrum Microcredit Ltd.

The Said Facility is for the purchasing of stocks/upkeep of the shop/general business purpose. I also declare that funds under the facility will not be used towards purchase of Gold in any form, including primary gold, gold bullion, gold jewellery, gold coin, units of gold Exchange Traded Fund (ETF), units of Gold Mutual Funds, Real estate etc.

I hereby represent, warrant and confirm that the aforesaid purpose is a valid purpose and also agree and undertake to utilise the facility only for the above-mentioned purpose and that the Facility shall not be used for any illegal and/or antisocial and/or speculative purposes including but not limited to participation in stock markets, IPO and Land purchase.

I further agree, confirm and undertake that the purpose of use of funds under the facility shall not be changed in any manner during the tenor of the facility; or that such change in purpose shall take place only with the prior written permission of Centrum Microcredit Ltd.

I agree that any breach or default in complying with all or any of the aforesaid undertaking will constitute an event of default under the Transaction Documents.

Thanking You,

Your Sincerely,

Applicant

Co-applicant

Micro Enterprise Loan Application Form

KYC Details

Image	
KYC-1 (Applicant) Front	KYC-1 Back

Image	
KYC-2 (Applicant) Front	KYC-2 Back

Image	
KYC-1 (Co-applicant) Front	KYC-3 Back

Image	
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Micro Enterprise Loan Application Form

KYC-2 (Co-applicant)Front	KYC-3 Back

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 filled: _____

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 _____



Micro Enterprise Loan Application Form

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 _____