

Applicant's Signature: __

APPLICATION FORM

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Application Form				Арр	lication Date	2:					
	anch :ient id :				 Loan Cycle:				Photograph		
Client la :			LC	oan Cycle: _				1 1 0 1			
Applicant: Marital Status:			Mob	ile No:							
		Gender :									
Date of Birth:			Occu	pation:							
	l Nie			Gender	DOR (Ago	\	lationship wit	h Applicant	Occupation		
Co-Applicant	INC	ame		Gender	DOB (Age) RE	elationship wit	п Аррисанс	Occupation		
Mother											
Father											
Tuttlet											
Permanent Add	ress	(Residential):									
District:			State:				Pin Code:				
Current Address	s (Res	sidential):	1 _				T				
District:			State:				Pin Code:				
кус		KYC-1				KYC-2	1				
Applicant							•				
Co-Applicant											
		ı									
Bank Name:											
Branch:				IFSC Code							
Account No:				Account H	older Name						
Total Income :					Total Exper	ses :					
Loan Purpose :					Loan Sub p		:				
Loan Amount :			Processing Fee	(inclusive o	f Taxes):		Interest Ra	te (reducing b	palance):		
Insurance Amou	ınt :		Net Disburseme	t Disbursement Amount: Tenure (m			onths):				
			I								
Disclaimer											
charges, however insurance charge	r the s. We	disbursement hereby confir	amount shall be omen that in the eve	deemed to l nt of death	be the sum of of either of	of the di us, we l	isbursed amou hereby author	int plus the pr ize Unity Sma	fees and insurance ocessing fees and II Finance Bank Small Finance Bank		
understood the n loan documents i	nean n ack	ing and my /ou knowledgemen	ur legal obligation It and confirmatio	s. We agree on of terms	e to abide an and condition	d accep ins.	ot the same. W	e have volunt	rm that we have fully carily signed all the ing, Bank passbook,		
Loan sanction cui				coo, Deille		., 1100	C and Group L	oun ondertak			



KYC-3 Front

KYC Details

		1
Branch Name	Group Name	
Client Name	Account Id	
Image		
illage		
KYC-1 Front	KYC-1 Back	
Image		
image		
KYC-2 Front	KYC-2 Back	
	· · · · · · · · · · · · · · · · · · ·	
Image		

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 Loss and on behalf of the following (See a loss and on behalf of the following the fo

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, Kirol 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

- A) Each one of us above are Individual Borrowers of Unity Small Finance Bank Limited.
- B) We are also jointly and severally Mutual Guarantors with respect to the repayment of our Individual borrowings to Unity Small Finance Bank Limited
- C) 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.
- D) 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

- 1) 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.
- 3) 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	y set our hands on the date mentioned above.

customer signature	Customer Signature
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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: _____

Clien	Client Name:									_		
Clien	Client ID: Co A				pplicant Name:							
Father/Husband Name: Mobile Number:												
	re pleased to ir									We will	disburse	
the a	mount as per t	he details her	e under.									
				All Figures	Inclusive of	GST						
Loan amount			30	30000 Loan Cyc			e			II		
Date of Disbursement					Collection Date & Time							
	Loan Ten	iure	24 N	Month	Loan Purpose/Sub Purpose							
	Life Insurance	(Yes/No)			Rate of Interest (Reducing balance)							
Repayment Tenure			Мо	nthly	Processing Fee 1% +18%GST			Amt+GST= Total amt				
Mediclaim (Hospicash) Y/N												
Loan	Repayment S	chedule:	-	1				•				
S. No	Due Date	Emi Amo unt	Total outstandi ng	Principal oustanding	Principal due	Interest due	Collectio n Date	Colle ed Amor t		Custo mer Prese nce (P/A)	Sign (LO)	
1	/2											
3					+							
4												
5 6					+							
7												
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11												
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13					1	-		-				
14 15												
16												
17												

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Grievance Redressed Officer details: Name Om Shankar Dubey contact No – (022) (62756222),91(9082829036) Email – om.dubey@unitybank.co.in, **MFIN Toll Free Number: - 18001021080**

MITC()

The Most Important Terms and Conditions (MITC) of the Micro Loan as mentioned below are agreed upon by the Borrower(s) and the Guarantor(s) and are to be read and understood in conjunction with the terms hereinabove, as mentioned in the Joint Liability Group Declaration and other documents pertaining to the loan.

- 1. The Borrowers should utilize the loan only for the income generation purpose. In case of any misutilisation of the loan or handing/transfer of the loan amount to any other person, the borrower/ guarantors cannot disclaim the loan and it will be the sole liability of the Borrower/ all the guarantors to repay the loan as per schedule.
- 2. FEES AND OTHER CHARGES: Pricing of loan involves only three components viz; interest charge, processing charge and insurance premium (which includes administrative charges in respect thereof). No security deposit/ margin/ other charges are collected from the customer by us or through third parties.
 - PRE-CLOSURE CHARGES: No pre-payment/pre-closure penalty will be levied for the time being. The same is subject to change as per the RBI guidelines. PENAL INTEREST: NIL, ** INSURANCE PREMIUM: As per customer request, OTHER FEE/CHARGES: As may be communicated, from time to time.
 - Processing fees is non-refundable.
 - Insurance Premium is non-refundable, one-time premium amount. The Borrower(s) is/are aware that the insurance cover is optional. The Borrower is advised to go through the Insurance policy document in case insurance is availed.
- 3. Unity Small Finance Bank Limited ("The Company") shall provide a moratorium for loan repayment equivalent to the period of one instalment.
- 4. The Company shall ensure that changes in interest rates and other charges are effected only prospectively.
- **5.** REPAYMENT: The loan is to be repaid as per the Loan Instalment Schedule as mentioned hereinabove. The liability of the Borrower (s) towards the Company shall be extinguished only when the outstanding in the loan account of the Borrower(s) becomes Nil including payment of residual amount, if any.
- **6**. RENEWAL/ENHANCEMET/RESCHUDLE: The Company may at its sole and absolute discretion reschedule/renew/ enhance the limit of the loan granted to the Borrower(s).
- 7. APPOINTMENT OF THIRD PARTIES: The Company shall without prejudice to its rights to perform such activities itself or through its officers of employees, be entitled and have full power and authority to appoint one or more third parties as the Company may select or otherwise assign and to delegate to such third party all or any of the functions, rights, powers relating to administration of the loan including the right and authority to collect and receive on behalf of the Company from the Borrower(s).
- **8.** LOAN RECALL: The Company reserves the right to discontinue the loan availed by the Borrower (s) and to withhold /stop any disbursement without giving any notice to the Borrower(s) in case of any non-compliance/breach of terms and conditions stipulated herein as well as stated in the Micro Loan Application Form and Group Declaration and other documents from time to time or if any information/particulars shall materially affect the repayment capacity of the Borrower(s).
- 9. BRIEF PROCEDURE TO BE FOLLOWED FOR RECOVERY OF OVERDUE: In the Event of default i.e. if the amount due is not paid by due date, the Borrower(s) will be sent reminders from time to time for payment of any outstanding on her loan account, by post, fax telephone, email SMS messaging and/or through third parties appointed for collection purpose to remind, follow-up and collect dues. Any third party so appointed, shall adhere to the RBI guidelines and the code of conduct on debt collection.
- 10. ASSIGNMENT: The Borrower(s) expressly recognizes and accepts that the Company shall be absolutely entitled and have full power and authority to sell, assign, securitize or transfer in any manner, in whole or in part, and in such manner and on such terms as the Company may decide, (including reserving a right to the Company to retain its power hereunder to proceed against the Borrower(s)) on behalf of the borrower.
- 11. The Borrower(s) are warned beforehand that taking of loan from multiple sources or more than required may lead to financial distress. The Borrower(s) should not take loan from more than two MFI/Financial institution. The total loan liability of all the family members in the household should not exceed Rs. 1,25,000/-.
- 12. Grant of loan is not linked to any other product /services offered by the company or third party.
- 13. The Company shall ensure that the privacy of borrower data shall be respected.
- 14. GOVERNING LAW & JURISDICTION: The laws of India shall govern this MITC, and any other related documentation pursuant to the Micro Loan being availed by the Borrower(s) and Courts in Mumbai shall have the exclusive jurisdiction over all aspects governing the interpretation and enforcement of this MITC and other related documentation
- 15. ARBITRATION: All disputes, differences and / or claim or questions arising out of these presents or in any way touching or concerning the Micro Loan availed by the Borrower(s) or as to constructions, meaning or effect thereof or as to the right, obligations and liabilities of the Borrower(s) and the Company shall be referred to and settled by arbitration, to be held in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory amendments thereof, of a sole arbitrator to be nominated by the Company, and in the event of death, unwillingness, refusal, neglect, inability or incapability of a person so appointed to act as an arbitrator, the Company may appoint a new arbitrator to be a sole arbitrator. The arbitrator shall not be required to give any reasons for the award and the award of the arbitrator shall be final and binding on all parties concerned. The seat of the arbitration proceedings shall be at Mumbai.
- 16. The terms and conditions pertaining to the loan may be amended or modified by the Company at its discretion from time to time.
- 17. CML is committed to transparency and fair lending practices. The Company shall at all times ensure timely grievance redressal. The employees of the Company dealing with the Borrowers are strictly prohibited to use any unethical behavior, language or force of any type."
- 18. The MITC/ above terms and conditions have been read by the Borrower(s) and the Guarantor(s) / read over to the Borrower(s) and the Guarantor(s) by the Authorized official of the Company and have been understood by the Borrower(s) and the Guarantor. Please acknowledge receipt and return the original copy of this document duly signed by the Borrowers and Guarantor(s) in token of having accepted forgoing terms and conditions pertaining to the loan and retain a duplicate copy of the same for your future reference.



Signature / Thum	b Impression of	the Borrower(s)

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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:
b) Reason for flot flavilig a PAIN.
Verification:
I do hereby declare that what is stated is true to the best of my knowledge and belief. Verified at
this theday of20 .
Signature



Address Declaration

Date:	
To,	
Unity Small Finance Bar	nk Limited
Branch-	
Subject: Declaration of	the current address
Dear Sir,	
I	currently residing at
	ve address proof of the current address mentioned above. Kindly accept this letter as declaration of my and kindly send all correspondences to the address mentioned above.
Applicant's Signature _	