

Application Details

Application No	:	<input type="text"/>	Date of Application	:	<input type="text"/>	Nature of Facility	:	<input type="text"/>
Purpose of Loan	:	<input type="text"/>						
Loan amount	:	<input type="text"/>	Tenure (Months)	:	<input type="text"/>			
Existing Customer	:	<input type="text"/>	If Yes, Loan account no	:	<input type="text"/>			

Borrower Details

Name of the Borrower	:	<input type="text"/>						
PAN	:	<input type="text"/>	Date of Incorporation	:	<input type="text"/>			
Telephone No	:	<input type="text"/>	Alternate Contact No	:	<input type="text"/>			
Nature of Business	:	<input type="text"/>	Borrower Entity Type	:	<input type="text"/>			
Annual Turnover	:	<input type="text"/>	Number of Years In Business	:	<input type="text"/>			
Business Address	:	<input type="text"/>						
City	:	<input type="text"/>	State	:	<input type="text"/>	Pin	:	<input type="text"/>
Contact Person	:	<input type="text"/>	Mobile	:	<input type="text"/>			
Email	:	<input type="text"/>						

Co-Applicant 1

Name	:	<input type="text"/>						
Constitution of Entity	:	<input type="text"/>						
Residential Address	:	<input type="text"/>						
City	:	<input type="text"/>	State	:	<input type="text"/>	Pin	:	<input type="text"/>
Pan	:	<input type="text"/>	Date of Birth	:	<input type="text"/>			
Relation with Borrower	:	<input type="text"/>	Mobile Number	:	<input type="text"/>			

Co-Applicant 2

Name	:	<input type="text"/>						
Constitution of Entity	:	<input type="text"/>						
Residential Address	:	<input type="text"/>						
City	:	<input type="text"/>	State	:	<input type="text"/>	Pin	:	<input type="text"/>
Pan	:	<input type="text"/>	Date of Birth	:	<input type="text"/>			
Relation with Borrower	:	<input type="text"/>	Mobile Number	:	<input type="text"/>			

Co-Applicant 3

Name	:	<input type="text"/>						
Constitution of Entity	:	<input type="text"/>						
Residential Address	:	<input type="text"/>						
City	:	<input type="text"/>	State	:	<input type="text"/>	Pin	:	<input type="text"/>
Pan	:	<input type="text"/>	Date of Birth	:	<input type="text"/>			
Relation with Borrower	:	<input type="text"/>	Mobile Number	:	<input type="text"/>			

Schedule of Charges *

Cheque Bounce Charges	Rs. 500 + Applicable Tax						
Cheque Swap Charges	Rs. 1500 + Applicable Tax						
Documentation Charges	Rs. 1500 + Applicable Tax						
Stamp Duty Charges	Payable as per actuals by the customer						
Penal Charges	3.00% p.m. will be payable by the Borrower on the overdue amount for the default period.						
Loan reschedule charges in terms of EMI/Tenure/ROI	Rs. 2000 + Applicable Tax Can be changed at the sole discretion of Bank						
Statement of Account Charges	Once in a year will not be chargeable. Rs. 500 + Applicable Tax in case if an extra copy required.						
Document Retrieval Charges (If applicable)	Rs. 1000 + Applicable Tax						
Part Prepayment and Foreclosure charges	<table border="1"> <thead> <tr> <th>Months on Board (MOB)</th><th>Charges plus GST</th></tr> </thead> <tbody> <tr> <td>First 12 months</td><td>6% of POS</td></tr> <tr> <td>Post 12 months</td><td>4% of POS</td></tr> </tbody> </table>	Months on Board (MOB)	Charges plus GST	First 12 months	6% of POS	Post 12 months	4% of POS
Months on Board (MOB)	Charges plus GST						
First 12 months	6% of POS						
Post 12 months	4% of POS						

Customers can write to us at msmesupport@unitybank.co.in for any queries related to our Loan Products

* If the charges mentioned on the Sanction Letter/ Loan Agreement are different from those mentioned in the Schedule of Charges, the rates on the Sanction Letter shall be considered instead of the above rates.

You will need to submit the following documents for availing of a credit facility:

- 1) KYC Documents – Identity Proof & Address Proof of the Borrower and all the Co-Borrowers in line with the KYC policy
- 2) Last 6 months bank statement of main operative business account (if applicable)
- 3) Property (residence or office) ownership proof (if applicable)

We acknowledge the receipt of your loan application/request for the loan of amount _____ in the name of _____. We shall process the loan request within 21 days subsequent to and subject to receiving of all required information and at the sole discretion of the Lender. Terms and conditions apply

At Unity Small Finance Bank Limited, we have adopted risk based pricing which is arrived at after taking into account broad parameters like customer profile, financial, sources of funds, risk profile of the customer, nature of lending etc. and hence rate of interest may differ across Borrowers.

Place :

Date :

Relationship Manager Signature :

Customer Signature & Stamp :

Key Terms & Conditions

Unity Small Finance Bank Limited (Bank) Bank Offer rate of interest (ROI) which is determined on assessment of the risk profile of the Applicant(s).

The ROI will be intimated in the sanction letter and on accepting the ROI and other terms & conditions, these will be incorporated in the Loan Agreement. Incomplete / defective applications will not be processed & Bank shall not be responsible in any manner for resulting delay or otherwise.

Fees & Charges

Customer can make queries to msmesupport@unitybank.co.in Any GST & other tax government levies as applicable on the fees and charges shall be Payable by the applicant.

Banking Details				
Name of Account Holder	Name of Bank	Branch	A/c Type	A/c No

Customer Declaration

(1) I/We declare that all the particulars and information given in the application form are true, correct and complete and no material information has been withheld/suppressed. (2) I/We shall advise Unity Small Finance Bank Limited (Bank) in writing of any change in my/our residential or employment/ business address or any such change which may affect my credit worthiness. (3) I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose. (4) I / We understand that Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me /us. (5) I/We understand that the sanction of this loan is at the sole discretion of Bank and upon my/our executing necessary security(ies) and other formalities as required by Bank (6) I/We confirm that I/we are not a director or a relative of director of other banks, not a firm in which a director or a relative of directors or other banks are interested partner/ guarantor, not a director/ senior officer/ relative of director or senior officer of Bank. (7) I/We hereby authorize and give consent to Bank to disclose, without notice to me/us, information furnished by me/us in application form(s)/ related documents executed in relation to the facilities availed from Bank, to group companies/subsidiaries/affiliates, Credit Bureaus/Rating Agencies, Service Providers, banks/financial institution, governmental/ regulatory authorities, third parties for KYC information verification, credit risk analysis, or for other related purposes that Bank may deem fit. (8) I / We agree and accept that Bank may in its sole discretion, by itself or through authorised persons, advocate, agencies, credit bureau, etc. verify any information given, check credit references, employment details and obtain credit reports to determine creditworthiness from time to time. (9) I/ We have no objection in sharing my/our Aadhaar details and in authenticating me/us with Aadhaar based authentication system and hereby give my voluntary consent as required under the Aadhaar Act, 2016 and regulations framed thereunder to provide my identity information (Aadhaar number, biometric information & demographic information) for Aadhaar based authentication for the purpose of availing loan from Lender. (10) I/We hereby confirm that I/We and the Ultimate Beneficial Owner (in applicable cases) am/ is not a US person or a resident for Tax purpose in any country other than India. Further, I/We hereby understand that the onus on forthwith informing/ notifying any change in this regard is on me/ us. Lender will not be held liable / responsible for the same. In case otherwise, I/ We agree to submit FATCA declaration to Bank. (11) I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number /email address. (12) I/We waive the privilege of privacy and privity of contract. (13) I/We understand that the tenure /repayment /interest/other terms and conditions of the loan are subject to changes as a consequence to any changes in the money market conditions or on account of any other statutory or regulatory requirements or at Banks discretion. Bank reserves that right to review and amend the terms of the loan to such extent as it may deem fit. (14) I/We understand that the purchase of any insurance products is purely voluntary, and is not linked to availing of any other facility from the Bank. (15) I/We hereby expressly authorize Bank to send to me/us communications regarding loans, insurance and other products from Bank, its group companies and / or third parties through telephone calls / SMSs / emails / post etc. including but not limited to promotional, transactional communications. I/We confirm that I/ We shall not challenge receipt of such communications by me as unsolicited communication, defined under TRAI Regulations on Unsolicited Commercial Communications. (16) In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. (17) I/ We hereby confirm that the above contents and the terms and conditions that shall be applicable to the Facility have been explained to me in the language understood by me (18) I/We confirm that I/we have read and understood the above Declaration, and that the details provided by me/ us are correct. (19) I/We confirm that the above Declaration shall be executed by us either through wet signature or mobile OTP mechanism. I/We shall be solely responsible to ensure that the OTP is not compromised or shared with any unauthorized users. All the records of Bank arising out of the use of the OTP shall be binding on the Borrower. (20) I / We understand and acknowledge that Bank shall have absolute discretion without assigning any reason (unless required by applicable law) to reject my / our application and that Bank shall not be responsible / liable in any manner whatsoever to me / us for such rejection or any delay in notifying me / us of such rejection. (21) I/We are neither related to any directors of Bank nor I / We are his / her relatives as defined under Companies Act, 2013.

Applicant	Co-Applicant - 1	Co-Applicant - 2	Co-Applicant - 3
NOT APPLICABLE	Passport Size Photo of Co-applicant 1 and sign across	Passport Size Photo of Co-applicant 2 and sign across	Passport Size Photo of Co-applicant 3 and sign across
Name	Name	Name	Name

Acknowledgement

Application Form No. _____ Date of Application : _____ Product. _____

We confirm having received upfront login fee of _____, favoring Unity Small Finance Bank' Limited ' via cheque*/draft/Online transfer no. _____ drawn on _____ drawn on _____ from Mr/Mrs./M/s _____ Loan Amount _____ in case of any queries, please mail us at

msmesupport@unitybank.co.in

Telephone : _____ Mobile _____ Sales Representative _____

This receipt doesn't require a signature

* cheque subject to realisation