

LOAN APPLICATION FORM

UJJIVAN BRANCH NAME:	LOAN APPLICATION NUMBER
	LOAN APPLICATION DATE//
DETAILS OF THE A	PPLICANTS
Customer Title: ☐Mr ☐Mrs. ☐Ms. ☐Dr. ☐ M/s.	
First Name:Middle Name:	Last Name:
Gender: ☐ Male ☐ Female ☐ Third Gender Mobile Number:	Alternate Number:
E-mail ID: Date of Birth: _//_	Mother's Maiden Name:
Father's Name:	
Status: ☐ Married ☐ Unmarried ☐ Divorced ☐ Separated ☐ Widowed Spot	use's Name
No. of Dependants:Scheme opted for: ☐ Existing Sc	
Do you have an existing relationship with Ujjivan? ☐ YES ☐ NO	
If yes, Branch Name:Customer ID:	
If No, Are you a family member of Existing Ujjivan Customer? YES No	<u></u>
If yes, Branch Name: Customer ID:	
ADDRESS DE	TAILS
Residence City:	
Residence Type: ☐ Owned by self or spouse ☐ Parent/Sibling/Relative Own	
Residential Status: \square Resident \square Non-Resident Monthly Rental payable: $\stackrel{\blacktriangleleft}{\cdot}$	
Owned By:	
Permanent Address Line 1:	
Permanent Address Line 2:	
Landmark: State:	Village/Town/CityPincode:
Permanent Address same as current Address? ☐ Yes ☐ No	
If No,	
Type of Residence: \square Owned \square Parent Owned \square Co-leased \square Rented \square O	
Residential Status: ☐ Resident ☐ Non-Resident Monthly Rental payable: ₹	Number of years in this house:Years Months
Owned By:	
Current Address Line 1:	
Current Address Line 2:	
Landmark: State:	
AADHAR No (Applicant).: XXXXXXXX or AADHAR Enrollment Nur	nber:
MANDATOR ¹	Y KYC*
PAN Available: Yes No If Yes, PAN No	
If No, Form 60 (If annual income is less than or equal to 2.5 lake	
and Form 49A (If Nonagricultural income is greater than 2.5 is	akhs)
Additional KYC (OVD) Required:	Document Name:
Document Number:	Expiry Date:/
FORM 60	0
Form 60 [See second proviso to r	
Form for declaration to be filled by an individual or a person (not being a c	
and who enters into any transact 1- Full Name and compete Address of the Declarant with PIN-	ion specified in rule 1148

2-	Father's Name-			Date of Birth/ Incorporation of the Declarant-			
3-	Mode of Transaction-			4- Amount of Transaction-			
5-	Date of Transaction-				6- Mobile Number-		
7-	In case of Transaction in joint names, number of persons involved in the transaction:						
8-	AADHAR Number issued by U						
9-	Reason for not having a PAN						
10-	If applied for PAN and it is no	t yet generated, enter	date of applicat	ion and acknowled	agement number-		
11-	- If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held- a - Agriculture Income (Rs)						
12-	Details of document being produced in support of identify:	Document Type	Document Iden Number			he authority issuing the	
13-	Details of document being produced in support of address	Document Type	Document Iden Number	tification	Name and Address of t document	he authority issuing the	
of spous the finan	ion: I, lge and belief. I further declare e, minor child etc. as per section ncial year in which the above tr day of	on 64 of Income-tax Ao ansaction i s held will	ermanent Accou ct, 1961) comput	nt Number and med in accordance	with the provisions of Inc	come (including income come-tax Act, 1961 for	
			INCOME DET	AILS			
Occupation If Self Em Nature of	on Type: Salaried Self E on: If Salaried, In Service oployed, Professional Ho Business: Brokers & Real Es	Retired If In Servi memaker Student state Agriculture &	ce, Government Governm	ent Sector Priv Retailer W Commission	ate Sector Public Sec holesaler Manufactu Agents		
	Name:						
	Place Address:		Landma	rk:	City: _		
	code:				/= 1 11 == ax		
Total Mor	nthly Income: ₹		Total	monthly expenses	s (Excluding EMI): ₹		
		IOAN	REQUIREMEN	IT DETAILS:			
		LOAN	REQUIREIVIEN	II DETAILS.			
Make and	l Brand:	Model:		Variant:		RTO Amount:	
	oom Price (₹):						
		e (₹): Discount Offered by the D					
	ount Applied (₹):						
	No. of Ad						
Usage: □	Personal ☐ Business ☐ Agricu	lture Dealer Name	& Complete Add	dress:			
Dealer Co	de :		•				
Margin Money: ROI offered: %							
	REFFERAL DETAILS						
D-6 13	Des Chaff In			,	🗖 6:1		
	By: Staff (Designation				ers U Others		
	Name:						
	hip Officer:						
	anager:						
crean Off	ficer: :	Em	רוח: חו ·b·	518	gnature:	Date://	

ADDITIONAL DETAILS

ADDITIONAL PERSONAL DETAILS ARE YOU A CLOSE RELATIVE OF DIRECTOR/ SENIOR MANAGAMENT/ EMPLOYEE OF USFB OR ANY OTHER BANK. \square Yes \square No **Are you differently-abled:** No **Religion:** ☐ Hindu ☐ Muslim ☐ Sikh ☐ Christian ☐ Buddhist ☐ Jain ☐ Zoroastrian ☐ Others(Caste Category: SC ST OBC General Others _____ Nationality: _____ ____ Number of years in this place: _____ Educational Qualification: □ Illiterate □ Matriculate □ Graduate □ Post Graduate □ Professional □ Others If Salaried, Official Email Id: __________________________Name of Office: ________ If Self-Employed, Business Address Line 1: Business Address Line 2:_____ _____Village/Town/City______Pincode:____ State: Landmark: PERSONAL REFERENCE INFORMATION (Office) ___(Residence) 1) Name: Name: Relationship with the Applicant: _____ Relationship with the Applicant: _ Residential Address: Office Address: District: Pin: _____ State: _____ Mobile No.: Mobile No. _____ **BANK ACCOUNT DETAILS** Do you want to open an Ujjivan Bank Savings Account? Yes No **Do you want to avail Credit Shield for the Applicant?** Yes No Bank Name: Branch Name: ___ _____ Beneficiary Name: _____ ISFC Code: ____ UPI ID: _____ Account Number:___ __ Confirm Account Number: ___ NOMINEE DETAILS Relationship with the Applicant: Date of Birth: ____/____ Gender: Male Female Third Gender Mobile Number: _____ In case the nominee is a minor; Appointee Name: Relationship with the Applicant: _____ Date of Birth: ____/____ Gender: Male Female Third Gender Mobile Number: _____ SCHEDULE OF CHARGES 1. Schedule of charges communicated to me/us by the Bank representative: 1) Interest rate: _____% 2)Processing Fees _______3) Documentation Charges: ______ 4) Loan credit shield: ______ 6) Interest Certificate:______ 7) Duplicate copy of Loan Account 5) Duplicate copy of Amortization Schedule: Statement: ______ 8) Duplicate NOC: NIL 9) Loan cancellation charges: NIL 10) Stamp Duty: As per state laws 11) Cheque Bounce charges: Rs 450 (per instance) 12) Late Payment Charges: 2% p.a. on the due amount. 13) Legal, Repossession & Incidental charges: As actual 14) RTO Transfer charges: As Actuals 15)

Change of Bank mandate: ______ 16) Credit bureau verification charges: ____

DETAILS OF THE CO-APPLICANTS

	LOAN APPLICATION NUMBER
Do you want to add a co-applicant? Yes No	
Do you have an existing relationship with Ujjivan? Yes No	Do you reside with the Applicant? ☐ Yes ☐ No
If No, Are you a family member of Existing Ujjivan Customer? Yes No	
Customer ID: Customer Title: \square Mr \square Mrs. \square Ms. \square Dr. \square	■ M/s.
First Name:	
Middle Name:	
Last Name:	
Gender: ☐ Male ☐ Female ☐ Third Gender Mobile Number:	
Date of Birth:/ Mother's Maiden Name:	Father's Name:
Status: \square Married \square Unmarried \square Divorced \square Separated \square Widowed Spou	se's Name
Number of dependants: Scheme opted for: ☐ Existing Scheme ☐ NTE	3-No Income ☐ NTB-Income ☐ NTB FastTrack
ADDRESS DE	TAILS
Type of Residence: ☐ Owned ☐ Parent Owned ☐ Co-leased ☐ Rented ☐ Ot	
Residential Status: \square Resident \square Non-Resident Monthly Rental payable: $\overline{\P}$	Number of years in this house:Years Months
Owned By:	
Permanent Address Line 1:	
Permanent Address Line 2:	
Landmark:State:	Village/Town/CityPincode:
Permanent Address same as current Address? ☐ Yes ☐ No	
If No,	
Type of Residence: ☐ Owned ☐ Parent Owned ☐ Co-leased ☐ Rented ☐ Ot	hers Own House Proof: Yes No
Residential Status: ☐ Resident ☐ Non-Resident Monthly Rental payable: ₹_	Number of years in this house: Years Months
Owned By:	
Current Address Line 1:	
Current Address Line 1: Current Address Line 2:	
Current Address Line 1: Current Address Line 2: Landmark: State:	
Current Address Line 2: State: State:	Village/Town/CityPincode:
Current Address Line 2:	Village/Town/CityPincode:
Current Address Line 2: State: State:	Village/Town/CityPincode:
Current Address Line 2: State: State: or AADHAR No (Co Applicant).:XXXX-XXXX or MANDATORY	Village/Town/CityPincode: AR Enrollment Number:
Current Address Line 2: State: State: or AADHAR No (Co Applicant).:XXXX-XXXX or AADH	Village/Town/CityPincode: AR Enrollment Number:
Current Address Line 2: State: State: or AADHAR No (Co Applicant).:XXXX-XXXX or MANDATORY	Village/Town/CityPincode: AR Enrollment Number: / KYC* PAN Holder:
Current Address Line 2:	Village/Town/CityPincode: AR Enrollment Number: ' KYC* PAN Holder: hs/Agricultural Income)
Current Address Line 2:	Village/Town/CityPincode: AR Enrollment Number: ' KYC* PAN Holder: hs/Agricultural Income)
Current Address Line 2:	
Current Address Line 2:	Village/Town/CityPincode: AR Enrollment Number: **KYC** PAN Holder: hs/Agricultural Income)
Current Address Line 2:	
Current Address Line 2: Landmark: State: or AADH AADHAR No (Co Applicant).:XXXX-XXXX or AADH MANDATORY PAN Available:	
Current Address Line 2:	

12- If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held-				
	a - Agriculture Income (Rs) B- Other than Agriculture Income :-(Rs)			
	Details of document being produced in support of identify:	Document Type	Document Identification Number	Name and Address of the authority issuing the document
14-	Details of document being produced in support of address	Document Type	Document Identification Number	Name and Address of the authority issuing the document
Verification: I,				
INCOME DETAILS				
INCOMIL DETAILS				
Occupation Type: Salaried Self Employed Years of experience:Place of work: Occupation: If Salaried, In Service Retired If In Service, Government Sector Private Sector Public Sector If Self Employed, Professional Homemaker Student Others				

TERMS	AND	CONDI	TIONS

Business Place Address: ______ City: ______ Landmark: ______ City: ______

Nature of Business: ☐ Brokers & Real Estate ☐ Agriculture & Allied Activities ☐ Retailer ☐ Wholesaler ☐ Manufacturer

_____ Email-ID: ___

Employer Name:___

State/Pincode:

Total Monthly Income: ₹

(1) The terms and conditions contained herein are not exhaustive. The customers should get themselves acquainted with the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code of Ujjivan Small Finance Bank Ltd. (hereinafter "USFB"), by accessing the official website (viz., www.ujjivansfb.in) of USFB or from any of the branches of USFB. Any change thereto shall be displayed in the official website and branches of USFB, which shall be deemed notice to customers about such changes

☐ Trader/Distributor ☐ Commission Agents

Total monthly expenses (Excluding EMI): ₹

- (2) Taxes at the applicable rate will be levied on all Charges and Fees, and all such amounts shall be non-refundable. Such Charges and Fees, if not paid to USFB by the Applicant upon USFB incurring the same, shall be recovered by USFB from the proceeds of the Loan
- (3) The customer and the account should, at all times, be compliant with the Reserve Bank of India (Know Your Customer (KYC)) Directions issued by RBI from time to time
- (4) USFB shall have the right to place, at its sole discretion, operational restrictions in any account of customers or close such account, if the account is conducted unsatisfactorily in the opinion of USFB or if the account does not conform to the extant guidelines of RBI. Also, USFB may at its sole discretion discontinue any service either partially or completely by providing 30 days' notice to the customer
- (5) The customer should carefully examine entries in the Statement of Accounts/Passbook and any error/omission/discrepancy observed should be brought to the notice of USFB within 30 days from the date of such entries, failing which such entries shall be deemed to be correct and accepted by the customer, and the customer shall not be entitled to dispute correctness of the entries thereafter
- (6) In addition to the terms and conditions discussed herein, the customer shall be bound by the terms and conditions contained in the Sanction Letter as well as those contained in the loan documents to be executed in favour of USFB
- (7) The terms and conditions referred herein shall be governed and subject to the laws of Republic of India.

DECLARATIONS

- (1) I/We have received, read and understood the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code governing opening and operations in the account with Ujjivan Small Finance Bank Ltd. (hereinafter "USFB")
- (2) I/We hereby agree to be bound by the terms and conditions and charges and fees governing the account as also with the changes or amendments brought therein by USFB from time to time. I/We shall also abide by those terms and conditions which USFB may stipulate in the Sanction Letter and in the loan documents to be executed by me/us in favour of USFB. USFB shall have the right to change, modify or amend the terms and conditions, charges and fees from time to time at its sole discretion, and the notifications made in this regard in its official website (www.ujjivansfb.in) shall be sufficient notice to me/us as regards such change, modification or amendment, and I/we shall be bound by such change, modification or amendment
- (3) I/We shall utilise the loan for the purpose for which it is sanctioned and shall not be used for investment in stocks and shares, speculative activities or any purpose linked to capital market activities/ illegal activities

- (4) I/We shall repay the loan in conformity with the terms and conditions to be stipulated by USFB
- (5) I/We shall at all times secure the loan to be sanctioned by USFB with such securities stipulated by USFB
- (6) I/we have no borrowings and liabilities other than that are mentioned in the Loan Application Form. I/We have not taken any loan from any other bank/finance company for the purpose stated in the Loan Application Form
- (7) I/We confirm that I/we am/are resident of India
- (8) I/We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India (hereinafter "RBI"), the Common Reporting Standard (hereinafter "CRS") and by any other governmental or regulatory authority, in force from time to time.
- (9) I/We have declared my/our status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 (hereinafter "the Act") as notified by the Central Board of Direct Taxes (hereinafter "CBDT")
- (10) I/We authorize USFB/its Group Companies or its/their agents to make references and enquiries as may be deemed necessary in their discretion with regard to the information furnished to this application.
- (11) I/We hereby also give the rights to USFB to disclose, from time to time, any information and data relating to the Borrower (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2000/2008, the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute) to any statutory or government or quasi-government or regulatory bodies, USFB's other branches/subsidiaries/affiliates, credit bureaus/rating agencies, USFB's service providers, other banks/financial institutions, or third parties for purposes that USFB may deem fit. I /We hereby voluntarily waive the privilege of privacy
- (12) Any change in my/our contact particulars, including change in address or communication particulars, shall be intimated to USFB in writing within 2 (Two) weeks of such change along with supporting proof
- (13) I/We agree and acknowledge that USFB shall not be liable or responsible for failure to discharge any of its obligations contained herein or elsewhere including, but not limited to, completing any transactions due to any cause arising out of or related to any force majeure event or for any reasons beyond the reasonable control of USFB
- (14) I/We agree and understand if I/we violate any of the terms and conditions, rules and regulations or the applicable laws, USFB may, in its absolute discretion, discontinue any of the services completely or partially without any notice to me/us
- (15) No cash/bearer cheque has been collected from me/us by USFB or its officials for processing the Loan Application
- (16) I/We declare that, except to the extent disclosed, I/We am/are not a Director or senior official or employee of USFB or specified near relation (as defined in the Companies Act 1956/2013) of any of the Directors or senior official or employee of USFB
- (17) I/We hereby declare that the information furnished hereinabove pertains to me/us and the same are true, correct and accurate to the best of my/our knowledge. I/We shall indemnify and keep indemnified USFB and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us.
- (18) I/We am/are aware and agree that the above mentioned terms and conditions may be changed by USFB at any time. Further, I/we am/are aware that USFB shall have the right to retain or destroy, at its discretion the photograph and the documents (including any security cheques) submitted with the application and may not return the same to the applicant, even if the application is rejected or the Loan sanction stands closed. I/We acknowledge that the information given in the loan application shall form the basis of any loan USFB may decide to grant to me/us. USFB may use the services of agents in sales/marketing/service etc. and the promotional/service/ transactional calls/messages maybe sent by such agents on behalf of USFB.

CENTRAL KYC

I hereby expressly consent to USFB to upload/share with Central KYC Registry my KYC data provided hereinabove. I also hereby consent to receive information from Central KYC Registry through SMS/e-mail on the said mobile number/e-mail Id.

DECLARATION IF APPLICANT(S)/ CO-APPLICANT SIGN(S) IN VERNACULAR LANGUAGE The terms and conditions mentioned above have been explained to me in language, by Mr./Ms.), and I declare that I have understood and consented to all the terms and conditions and also to the declarations and undertakings and I agree to abide by the same. Name: Name: Co-Applicant's Photo Applicant's Photo (Paste photo here and (Paste photo here and sign across such that sign across such that your signature is on your signature is on the photo as well as the photo as well as your form) your form) Date: Date: Signature: Signature:

I confirm that I have explained the above mentioned terms and conditions to the applicant in vernacular language known to him/her and the applicant affixed the above signature in my presence.

(Signature of the bank official)

CONSENT REGARDING AADHAAR

I hereby declare that I have voluntarily submitted my Aadhaar card/e-Aadhaar to Ujjivan Small Finance Bank Ltd. ("Bank") and I request and authorise the Bank to use the same as my Identity and/or Address proof.

Signature of the Applicant

(or)

I voluntarily give my consent to Ujjivan Small Finance Bank Ltd. ("Bank") to use my Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India for establishing my 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 or processing instructions with the Bank. The Bank has informed me that my 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 am aware about other modes available for establishing my identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I further confirm that the information which is submitted by me through the Aadhaar is true and correct and I will not hold the Bank responsible in case any incorrect information is provided by me.

Signature of the Applicant

	BANK USE ONLY	
Branch Code Branch Nam	e:	
	Employee Code of the RO:	
Applicant's Name:		
Date: DD/MM/YY:		
I hereby confirm that the prescribed KYC p	rocess has been adhered to and recommended this applicant for credit assessment for the issu	uanc
of Vehicle Loan. I declare that I have person	nally met the applicant and that he/she has filled the application form as enclosed and provide	d th
necessary documents. I declare that I have	verified the photocopies, if any, against the original documents.	
Signature of the RO:		
X	**************************************	
	ACKNOWLEDGEMENT SLIP	
Date: DD/MM/YY		
2W Loan 3W Loan		
Name of the Applicant:		
Bank Contact Person:		
Loan Amount Requested(in figures): ₹		
Application No.:	(Please quote this Number in all future correspondences with the Bank)	
Signature of the Applicant:	Signature of the RO:	