

Application Form for Home Loan (Please fill the form in BLOCK LETTERS only.)

Barcode	

Date:	D	D		M	M		Υ	Υ	Υ	Υ
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(A) PERSONAL AND EMPLOYMI	ENT	DET	AILS	;																							
Pls. tick (✓) Are you an existing	Арр	licant	t / Co	-App	licant,	/ Gua	ranto	r / 0	GPA						Ap	plica	nt / C	o-Ap _l	olicant ,	/ Gua	ranto	or / GI	PA				
customer, if yes, please provide Customer ID	Υ	N													Υ	N											
Salutation		Mr.		Mr	s.	Ms	3.		Dr.		Prof		(Others		Mr.		Mr	s.	Ms	. [D	r.		Prof.		Others
First Name						\perp		L																	\Box		
Middle Name								I																	\prod		
Last Name																											
		Mr.		Mr	s.	Ms	s. [Dr.		Prof		(Others		Mr.		Mr	s.	Ms	. [D	r.		Prof.		Others
Father's First Name																											
Father's Middle Name								Ι																			
Father's Last Name																									\blacksquare		
		Mr.		Mr	S.	Ms	s. [Dr.		Prof	. [Others		Mr.		Mr	s.	Ms	. [D	r.		Prof.		Others
Mother's Maiden Name						\perp		I																			
Mother's Middle Name																											
Mother's Last Name								I																			
Relation with Applicant						I																					
Resident Status		Res	;			NI	RI					PIC)			Res	S			NR	ı					PIO	
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Proof of Identity		PAN	l Card	d	Pass	port	No.		Vote	· ID		Driv	ing L	icens.		PAN	V Car	d	Pass	oort N	lo.	١	oter/	ID		Orivin	g License
		Aad	haar	Num	oer car	t			NREC	GA Jo	b Car	d				Aad	dhaar	Numl	oer card			N	IREG	A Jol	b Card		
Passport No./Voter ID/ Driving License/											\perp														I		
Aadhaar Card Number /NREGA Job Card											\perp																
Date of Expiry (Passport No./ Voter ID/Driving License/ Aadhaar Number card/NREGA Job Card)	D	D	N	/1 1	1 Y	' Y	Y		Y						D	D		ЛМ	1 Y	Υ	Υ	Υ					
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Date of Birth (DD/MM/YYYY) & Gender	D	D	N	/1 [1	1 Y	Y	Y		Y						D	D	I	ЛМ	1 Y	Υ	Υ	Υ					
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		Mino	ority		Other	s										Min	ority		Others								

Personal with Disability		Yes				No											Yes				No								
Education		Matri	culate	9			Un	dergr	aduate)			Grad	luate			Matr	riculate)			Un	dergra	aduate)			Gradu	ıate
		Posto	radua	ite			Otl	hers (I	Pls spec	ify)							Post	gradua	ite			Otl	hers (F	Pls spec	ify)				
Marital Status																													
No. of Dependants																													
Spouse's Name																													
Email Address (Personal)																													
Email Address (Official)																													
Preferred E-mail ID for Communication		Pers	onal					Offi	icial								Pers	sonal					Offi	cial					
Phone Details (STD Code. Tel Res.)																													
Mobile Number	+	9	1													+	9	1											
Please tick (✓) if Applicable		Politi	cally I	Expos	ed Per	rson		Rela	ted to	Poli	tically	Expo	sed	Persor	n		Politi	ically I	Expos	ed Per	son		Rela	ted to	Polit	ically	Expo	sed P	erson
Mailing Address		Resi	denc	e (Pre	esent)		F	Resid	ence	(Pern	naner	nt)		Office	е		Resi	denc	e (Pre	esent)		F	Resid	ence	(Perm	nanent)		Office
Residence Address (Present Address)																													
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Whether registered under GST (If yes, following details are mandatory)		Yes			No		G	ST E	xemp	tion		Yes		No			Yes			No		G	ST E	xemp	tion		/es		No
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GST Annexure for multiple GST	Spec (if Ye	cial ec es)	onon	nic zo	ne co	de										Spec (if Ye		conon	nic zo	ne co	de								

GSTIN (Default)																													
GSTIN Registration Date	D	D		/I N		Υ	Y	Y	Υ							D	D	I N	/ N		Y	Y	Y	Y					
Address registered for GSTIN					[J [_			ļ	ļ							
Same as Residence Address (Present Address)																													
Same as Residence Address (Permanent Address)																									Τ	Τ	Τ		
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	Pin											1				Pin											7		
Others fill the field	City															City	2]		
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Pls. tick (✓) as applicable Applicant/Co				A	pplic	ant/(Co-A _l	plic	ant/0	Guar	antor	/GPA	١						App	lican	t/Co-	Appl	lican	t/Gu	aran	tor/G	PA		
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FINANCIAL DETAILS	Applicant/Co-Appli	cant/Guarantor/GPA	Applicant/Co-Applicant/Guarantor/GPA	
Financial Status	Financial Non-Financ	ial	Financial Non-Financial	
Income (₹., Monthly)	Gross		Gross	
	Net		Net	
	Other Income		Other Income	
	Total		Total	
Bank Account Details	Account I	Account II	Account I Account II	
Bank				
Branch				
Type of A/c				٦
A/c No.				
Loan Details	Loan I	Loan II	Loan I Loan II	
Bank				
Type of Loan (HL/PL/AL/Others)				
Loan Amount				٦
				٦
EMI				ī
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Loan Tenure				튁
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				뤼
No. of EMI Paid				4
				ᆜ
Investments Details	Deposits	Insurance	Deposits Insurance	\neg
	Shares	Mutual funds	Shares Mutual funds	
	Others	Total	Others Total	_
(B) PROPOSED LOAI	N DETAILS			
Amount (₹)				
Terms (months)			Moratorium Period M M Months	
Purpose of Loan	Purchase Construction	Plot+Construction Home Repair	BT Top-up BT+Topup Renovation Extens	ion
Type of Loan/ Product Category	Utkarsh Grih Saral Utkars	sh Grih Suvidha Utkarsh Grih Unatti	Utkarsh Grih Pride Utkarsh Sudhar Utkarsh Grih Aad	dhar
	Home Loan Plus Utkars	sh Grih Pragati Utkarsh Awas Loan	Utkarsh Grih Prime Other	
Repayment Mode	NACH SI	If SI, please mention USFB Account No.		

Processing fee details (Cheque To be drawn in favour of "Utkarsh Small Finance Bank Ltd. A/c Service Charges")	Amou	unt ue No.															Dat	ed	D	D	M	M	Y	Y	Y	Υ]		
	Draw	n on Ba	ank																										
Rate of Interest (ROI)		Fixed		ı	loatir	ıg		Fixed	+ F	loatin	g																		
(C) PROPERTY DETA	ILS																												
Property Type		Flat			Row H	louse		Pur of F	chas Resid	e of L ential	and+(Prope	Const rty	tructio	n [dentia and	al Prop	erty		ı	Proper	ty No	t Iden	tified (PNI)
Transaction Type		Build	ler		Societ	У		Aut	thorit	У		Re	esale			Exist (Rep	ting a air/Re	nd Ov enovat	vned tion)						ndivid	ual			
Builder Name / Society Name / Authority Name																													
	Area	of Prop	erty/La	and (In	Sq. F	t.)										Cost	of Pr	opert	y / La	and									
Address of Property					Π		T	T		Τ			T														T	T	
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	State Dista	nce of I	Propert	y fron	n Near	rest US	SFBL B	Branch	X	_	Countr Km																		
Property Ownership		Self 0)wned			Inheri	ited			Owne	d by S	eller																	
		n Accou			tkarsh	Small Fi	nance Ba	ank Ltd.	. Home	Loan)																			
Name of Existing Owner																													
Proposed Owner Name																													
Name of Seller																													
Address of Seller																													
Stage of Construction		Compl	lete			Inder F	rogres	SS		Ye	t to sta	art																	
		of Purc		onstri											R	onietra	ation (nst											
		Cost																											
	iotal	3031					3	cump	Duty	Just					- 0		JJL _					300	, 501	iaibu					
(D) REFERENCE DET	AILS	(One	refere	nc <u>e</u> h	as to	be a ı	no <u>n-re</u>	elativ	e/ <u>no</u>	n- <u>co</u> l	leagu	e)																	
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						1		R	efere	ence	<u> </u>	1		_	7	_	_					Refe	eren	ce II					
Name								R	efere	ence			Ţ	<u> </u>			I					Refe	erend	ce II					
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None of the family members in the household own a pucca house in any part of India None of the family members in the household own a pucca house in any part of India None of the family members in the household own a pucca house in any part of India None of the family members in the household own a pucca house in any part of India House is in the name of female member of the household or In joint name of male and female member of the household In joint name of male and female member of the household	Addr	ess			
City District State Country District			Landmark	Landmark	
Email ID (E) INSURANCE DETAILS Life Insurance Interested Not Interested Shall Decide Later Property Insurance Interested Not Interested Shall Decide Later (F) PMAY-CLSS RELATED DETAILS Credit linked subsidy scheme - Select the applicable category (Applicable for Home Loan Only) CLSS (Economically Weaker Section)/Lower Income group) Interest Subsidy of 4% for period of 20 years for loan amount upto 8 labh. Annual Household income is less than 76 labh None of the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family members in the household or language in the family member of the household or language in the family member in the household or language in the family member in the household or language in the family member in the household or language in the family member in the household or language in the family member of the household or language in the family member of the household or language in the family member of the household or language in the family member of the family member of the family member of the family member of member of the family member of the family member of the family member of member of the family member of member of the family member of member of the family member of member o			City District State	City District State	
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(E) INSURANCE DETAILS Life Insurance Interested Not Interested Shall Decide Later Property Insurance Interested Not Interested Shall Decide Later (F) PMAY-CLSS RELATED DETAILS Credit Inked subsidy scheme - Select the applicable category (Applicable for Home Loan Only) CLSS (Economically Weaker Section)/(Lower Income group) Interest Subsidy of 5.5% for period of 20 years for loan amount upto 9 lakh. Annual Household income is less than ₹6 lakh None of the family members in the household own a pucca house in any part of India None of the family members in the household own a pucca house in any part of India None of the family members in the household own a pucca house in any part of India Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning/ Development Areas) Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning/ Development Areas) CG CLSS (Middle Income Group II) Interest Subsidy of 4% for period of 20 years for loan amount upto 9 lakh. Annual Household income is between ₹12 lakh to ₹18 lakd house in any part of India Annual Household income is between ₹12 lakh to ₹18 lakd house in any part of India House is in the name of female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member of the household in joint name of male and female member o	Knov	vn since Year	Y Y Years	YY	Years
Life Insurance Interested Not Interested Shall Decide Later Property Insurance Interested Not Interested Shall Decide Later (F) PMAY-CLSS RELATED DETAILS Credit linked subsidy scheme - Select the applicable category (Applicable for Home Loan Only) CLSS (Economically Weaker Section)/Llower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 9 lakh. Annual Household income is less than ₹6 lakh None of the family members in the household or linjoint name of male and female member of the household or linjoint name of male and female member of the household or linjoint name of male and female member of the household or linjoint name of male and female member of the household or linjoint name of male and female member of the household linjoint name of male and female member of the household Planning/Development Areas) Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning/Development Areas) A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters. A beneficiary family will comprise of husband, wife,	Emai	I ID			
(F) PMAY-CLSS RELATED DETAILS Credit linked subsidy scheme - Select the applicable category (Applicable for Home Loan Only) CLSS (Economically Weaker Section)/(Lower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 lakh. Annual Household income is less than ₹6 lakh None of the family members in the household or In joint name of male and female member of the household or In joint name of male and female member of the household or In joint name of male and female member of the household Planning/ Development Areas) Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning) Development Areas) Property is located within Statutory Towns as per Census 2011 and towns notified subsequently (including Notified Planning) Development Areas) A beneficiary family will comprise of husband, wife, unmarried sans and/or unmarried daughters. A nadult earning member (interspective of marital status) can be treated as a separate household. Inlave understood the above mentioned eligibility criteria for CLSS and I wish to avait: EWS/LIG Middle Income Group II Middle Income Group II (G) CUSTOMER DECLARATION Customer declaration in respect of relationship with director/Senior officer of the bank/Any other Bank I I am a Director of Utkarsh Small Finance Bank Yes Not If Yes, Name of the Bank	(E) I	NSURANCE DETAILS			
CLSS (Economically Weaker Section)/(Lower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 lakh. Annual Household income is less than ₹6 lakh Annual Household income is between ₹6 lakhto ₹12 lakh Annual Household income is less than ₹6 lakh Annual Household orong in any part of India None of the family members in the household or In joint name of male and female member of the					
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Customer declaration in respect of relationship with director/Senior officer of the bank/Any other Bank 1. I am a Director of Utkarsh Small Finance Bank Yes No If Yes, Name of the Bank		e understood the above mentioned eligibi	lity criteria for CLSS and	vish to avail:	
1. I am a Director of Utkarsh Small Finance Bank Yes No If Yes, Name of the Bank	(G)	CUSTOMER DECLARATION	V		
II res, Name of the Bank		· ·		·	
				il les, Name of the Dalik	
3. I/We am/are a relative of director of Utkarsh Small Finance Bank/other Bank*/Senior Officer of Utkarsh Small Finance Bank Yes No					
If Yes mention the details below: I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Utkarsh Small Finance Bank or any other bank specified hereto		mention the details below: I/We declare	(s) that we I/We am/are	ated to the director(s) and or Senior Ufficer(s) of Utkarsh Small Finance Ban	k or any other bank specified hereto
Sr. No. Name of the Director(s) / Senior Officer(s) Designation Relationship Applicant Signature		Name of the Director(s)	/ Senior Officer(s)	Designation Relationship	Applicant Signature
Co-Applicant Signature					
					Co-Applicant Signature

We declare that the particulars and information given are true, correct, complete and up to date in all aspects. I/We confirm that have not withheld any material information which disentitles me for applying for this Home Loan/ Loan against property. I/We confirm that I/We have no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the applicant form and am/are aware of all the terms and conditions of availing finance from Utkarsh Small Finance Bank. I/We authorize Utkarsh Small Finance Bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange Part/share with all information relating to my loan details and repayment history to other banks/ financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/we undertake to inform the bank from time to time regarding change in my resident/ employment and to provide any further information that the bank may require. I/We agree that my/our loan shall be governed by the rules of the bank which may be in force. I/We agree that the bank has the right to reject my/our application without providing any reason thereof. "The Borrower(s) guarantor(s) agree(s) to give his express consent to the bank to disclose all information and data furnished by them to Credit Information Company (CIC) and Information Utility (IIU). For the purpose of this declaration: (in each case, whether or not having separate legal personality), any association, trust. "The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for this purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to customers". I/We have been explained the content of the same and also understand that it is available online at the Bank's website, www.utkarsh.bank I/We undertake that the proceeds of the facility shall not be used for investment

I/we authorize Utkarsh Small Finance Bank to Verify/Authenticate my/our KYC OVDs/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose. I/We further authorize Utkarsh Small Finance Bank and or its associates subsidiaries affiliates to verify, share and compare any information/data or otherwise at my office/residence and/or contact me and/or my family member and /or my employer/banker/credit bureau/RBI and or any third party such as other Bank / Financial Institution/Credit Information Company during the process of processing my/our application or otherwise as they deem necessary. I/We further understand and agree to the levy of all additional statutory levies, penal interest, taxes, GST as applicable on all fees, interest and other penal interest as per the Government of India regulation and agree to pay the same. I/We have explained the contents of the same and also understand that it is available online at the bank's website www.utkarsh.bank I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We aware that I/we may be held liable for it. My personal/KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I/We also confirm that I have been explained the following:

- 1. Utkarsh Small Finance Bank will convey its decision within 6 Weeks from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank
- 2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
- 3. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
- 4. The DSA/DST has not collected any commission/brokerages or any other fee by way of cash or cheque other than the Processing Fees Deposited to the Bank. (Note: No processing Fee was charged (For loans up to 6 lakh/ 9 lakh/ 12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG I/MIG 11 respectively)
- 5. Upfront processing fee is up-to max. Rs ______ + Applicable Taxes. or as decided by bank from time to time for various housing loan products shall be collected at the time of application login. This fee will not be refunded under any circumstances such as loan rejection/withdrawal of the loan application etc., non-disbursement of loan for the reasons solely attributable to the customer. Balance processing fee as applicable shall becollected at the time of loan disbursement.
- 6. As per the regulatory guidelines classification of accounts as NPA is done Borrower wise and not Facility wise and hence, in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/facilities availed by the same customer from the Bank, irrespective of the regular repayment in such accounts.
- 7. I/We hereby confirm that I/We am/are in favour of receiving communication/ Information /loan documents / other collaterals from the bank pertaining to the loan account via emails / net banking.
- 8. Information in vernacular language and I/We have correctly understood the application form.
- 9. I/We unconditionally agree and accept that the Bank shall be at a liberty to reject my/our application at any stage of processing the application for Home Loans. I/We unconditionally agree & accept that, the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge ofthe Bank or the Bank is of the opinion that, I/We have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or documents/s appearing to have been manipulated, they will be treated by the Bank or the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s), without assigning any reason whatsoever.

Applicant
Please sign across
the photograph

Name of Applicant:

Signature

Co-Applicant
Please sign across
the photograph

Signature

I/We also unconditionally agree and accept that, the Bank shall have every right to compare the data available with the Bank or provided with, by any other Bank/Financial Institution/Credit information Company during the process of processing my/our application, and in case the Bank, in its sole and exclusive opinion determines that, the details as provided to secure the relationship with the Bank is are inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be construed as fraud/ cheating/forgery/manipulation/fabrication of documents against the Bank, and agree that, the Bank shall have every right and liberty for not processing my/our application/rejecting the application so provided to the Bank and enforce any remedy that may be so available with the Bank at the Law & Equity, I/We further unconditionally agree & undertake that, the Bank shall at its liberty, to share any information with any other Banks/Financial institution either as a part of a consortium of a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide, I/We waive the Confidentially obligations with respect to the information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial institution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc. that may be so appointed by the Bank.

(H) INFORMATION ON PRODUCTS AND OFFERINGS

- 1) I/We have understood all the details of the application form. I hereby confirm that I/We am/are in favour of receiving communication/ information/ loan documents / other collaterals from the bank pertaining to the loan account via emails/ net banking. From time to time, Utkarsh Small Finance Bank communicates various new products/ special features of existing products/ promotional offers which are of significant benefit to its customers.
- 2) I/We agree to share or part with all information/data provided by me and/or pertaining to me including personal and business information with the Bank's other department or its group companies/other institutions/such other persons as may be necessary/required for the purpose of, including but not limited to processing of my loan application, marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such person/s or furnishing of the processed information/data/products thereof to Bank's other department /its group companies/other Banks/institutions/such other persons as may be necessary, and to receive information/services for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents/ Service providers as per agreement with the Bank and I/We shall not hold the Bank liable in connection with the use of such information or otherwise.

FOR OFFICE USE UNLY	
Branch Name* Branch Code* Promo Code	
Channel* DSA BRANCH DIRECT Digital CONNECTOR OTHERS	
Lead Converter Code* (RO Details to be Mentioned) Product Code*	
Business Segment Code*: (WSL: Whole Sale / GB: General Banking / MSME: MSME Team)	
Sourcing Code Lead Generator CRM ID Marketing channel	
Applicant Relationship with bank* Director Employee Outsourced Staff Staff family member Former Employee Others	
Co Applicant/ Guarantor Relationship with applicant*	
Status of Applicant* Individual Proprietorship Partnership Firm Pvt. Ltd. Public Ltd. Other	
RO's Name* 8 EMP ID*	
Date* D M M Y <td></td>	
Name of Channel Partner -	
Channel Partner Code -	
Channel Partner Representative Signature - Seal of Channel Partner	
	_
Name of Branch official— (to be filled by sales team leader	er)
EIN-	
Signature of branch official— Seal of the Bank Branch	
	\sqcup
(*Mandatory fields	3)
IN PERSON VERIFICATION CARRIED OUT BY	
Emp. Name: Emp. Code:	
Emp. Designation : Emp. Organisation & Code :	٦
Emp. Branch : Identity Verification Done Employer Signature	
Place: Date Address Verification Done	
PSL CLASSIFICATION OF THE BORROWER	_
PSL Category* PSL Code*	₹,
Name of Credit Manager- (to be filled by credit manager)
EIN-	
Signature of Credit Manager— Seal of the Bank Branch	
/*Mandatory field	

(8)

For Bank Use Only

LOAN APPLICATION FORM

(For Resident Applicant)

OCUMENTS CHECKLIST	Date:	D	D	M	M	Υ	Υ	Υ	Υ

Pre-Sanction Documents (As applicable) 1. Proof of Identity & age proof as per KYC policy

- 2. Proof of Address & signature as per KYC policy
- 3. Two Passport size photographs of the Applicant, Co-applicant and Guarantor 4. Income documents like Salary Slips, Bank Statement for the last 6/12 months
- Audited Financial Statement of the last 2/3 years along with the schedules notes to accounts and Audit
- Report, ITR of the last 2/3 years along with all relevant Annexures,
- 6. Latest property Tax-paid receipts
- Initial Login cheque of ₹ + Applicable Tax . Charges to be adjusted as per actuals, any shortfall/excess to be adjusted at the time of disbursement.
- 8. Copy of Approved Plan and Building License/Building Commencement Certificate
- 9. Agreement for sale between applicant and the seller of house property containing terms of payment
- 10. Copy of Occupancy Certificate issued by the local authority
- 11. Estimate report from Valuer
- 12. List of Property Documents submitted to the existing Bank
- 13. Property paper including Title Deed. Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction
- 14. Any other document/information as required on a case to case basis
- 15. Other as applicable

Note: - Utkarsh Small Finance Bank Ltd. reserves the right to seek any additional document as required and the same shall be informed to the Applicant and/or Co- Applicant.

MOST IMPORTANT TERM & CONDITIONS (Subject to change as per Bank's discretion)

S.No.	Charge Name	Utkarsh Small Finance Bank
	Product Name	Home Loan
i.	Processing Fees for Home Loan / Repair & Renovation of Home Loan / Home Loan Plus / Take Over of Loan	1% of the Sanctioned amount subject to minimum of ₹3,000 and maximum of ₹25,000 + GST
ii.	Statutory Charges including Legal and Technical Charge	As per actuals
iii.	Cheque /NACH/ SI Bouncing Charges	₹300 + Applicable taxes
iv.	Penal Charges on Overdue EMI	2% per month on the Overdue EMI
V.	List of Documents Charges	₹100 + Applicable taxes and statutory levies and charges
vi.	Photo Copy of Property papers	₹500 + Applicable taxes and statutory levies and charges
viii.	Duplicate No Dues Certificate	₹250 + Applicable taxes and statutory levies and charges
ix	Pre Closure Charges	Nil in case of Floating ROI cases 2% of the Principal Amount in case of Fixed ROI cases
Х	Part Prepayment Charges	1% of the Pre-Payment amount towards principal and applicable taxes in case of Loan priced at Fixed ROI Nil in case of Loans priced at Floating ROI

^{*}Please see overleaf for more conditions.



(A Scheduled Commercial Bank)

LOAN APPLICATION FORM

(For Resident Applicant)

DOCUMENTS CHECKLIST

- Pre-Sanction Documents (As applicable)
- 1. Proof of Identity & age proof as per KYC policy 2. Proof of Address & signature as per KYC policy
- 3. Two Passport size photographs of the Applicant, Co-applicant and Guarantor
- Income documents like Salary Slips, Bank Statement for the last 6/12 months
- Audited Financial Statement of the last 2/3 years along with the schedules notes to accounts and Audit
- Report, ITR of the last 2/3 years along with all relevant Annexures,
- Latest property Tax-paid receipts
- + Applicable Tax . Charges to be adjusted as per actuals, any 7. Initial Login cheque of ₹ shortfall/excess to be adjusted at the time of disbursement.
- 8. Copy of Approved Plan and Building License/Building Commencement Certificate
- 9. Agreement for sale between applicant and the seller of house property containing terms of payment

Date:

- 10. Copy of Occupancy Certificate issued by the local authority
- 11. Estimate report from Valuer
- 12. List of Property Documents submitted to the existing Bank
- 13. Property paper including Title Deed. Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction
- 14. Any other document/information as required on a case to case basis
- 15. Other as applicable_

Note: - Utkarsh Small Finance Bank Ltd. reserves the right to seek any additional document as required and the same shall be informed to the Applicant and/or Co-Applicant.

MOST IMPORTANT TERM & CONDITIONS (Subject to change as per Bank's discretion)

S.No.	Charge Name	Utkarsh Small Finance Bank											
	Product Name	Home Loan											
i.	Processing Fees for Home Loan / Repair & Renovation of Home Loan / Home Loan Plus / Take Over of Loan	1% of the Sanctioned amount subject to minimum of ₹3,000 and maximum of ₹25,000 + GST											
ii.	Statutory Charges including Legal and Technical Charge	As per actuals											
iii.	Cheque /NACH/ SI Bouncing Charges	₹300 + Applicable taxes											
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V.	List of Documents Charges	₹100 + Applicable taxes and statutory levies and charges											
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viii.	Duplicate No Dues Certificate	₹250 + Applicable taxes and statutory levies and charges											
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Х	Part Prepayment Charges	1% of the Pre-Payment amount towards principal and applicable taxes in case of Loan priced at Fixed ROI Nil in case of Loans priced at Floating ROI											

^{*}Please see overleaf for more conditions.

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AC	ACKNOWLEDGEMENT FOR RECEIPT OF HOME LOAN APPLICATION FORM																									
Date:	D	D	N	1 N		Υ	Υ	Υ	Υ																	
To,																										
for the Finance respect may b	Utkarsh Small Finance Bank has received your application for a housing loan of Rs Institution did not charge any processing fee or the housing loan upto of 6 lacs/ of 9 lakh /of 12 lakh under Credit Linked Subsidy Scheme EWS-LIG/MIG I/MIG II respectively. Utkarsh Small Finance Bank will convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all espects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall starts from the day on which all documents equired for a proper appraisal of the application are provided by the Customer lo bank.													Fc		all Fin	Ban	k								

For Status inquiry please contact us on 1800-180-6878 / 1800-123-9878. Local call rates would apply. OR visit us at www.utkarsh.bank OR visit

www.utkarsh.bank