



Utkarsh Small Finance Bank

Date Of Application

PERSONAL LOAN APPLICATION FORM - RESIDENT INDIVIDUAL

(Please Write In BLOCK LETTERS. Please complete the Application to help us serve you better) DD MM YYYY

I hereby apply to Utkarsh Small Finance Bank Limited to grant me a Personal Loan as mentioned in this Application Form.I furnish My Particulars As Mentioned Below.

USFBL Staff*: Yes/No Application Ref. No*.: City*:

Scheme*:

FOS*:

S.O./DSA Code*: CSM Code*:

DSA Name-:

CO-Applicant:

FINANCE REQUIREMENT

Purpose Of Personal Loan*:

Specify)*: Loan Amount(): Desired Tenure*:

Balance Transfer(BT) Case: Yes/No

Details Of Loan(In case of BT)

Name Of Financial Institution	Type Of Facility	Sanctioned Amount	Current Outstanding	EMI

APPLICANT'S PERSONAL DETAILS

Have you Taken any Finance from us Earlier? Yes/No If Yes, application reference no.: Title*: Others(please specify):

C.KYC No.:

Name:

Father's/Spouse Name:

Date of Birth:

Mother's Name:

*Note:Additionally 1 of below Official Document is mandatory.

PAN No.: Aadhar Card No.: Passport No.: Voter Id Card: Driving License:

Passport Expiry Date: Driving License Expiry Date: Gender*: Male/Female ☐ Transgender ☐

Marital Status*:

Place of Birth*:

Caste*:

Resident Details*:

Current Residential Address

Permanent Residential Address*: Telephone*: STD Code: No.:

Whether Relative to Director of Utkarsh Small Finance Bank Limited - Yes/No

Whether Relative to Senior Management of Utkarsh Small Finance Bank Limited - Yes/No

Whether Senior Officer Of The Bank - Yes/No

Applicant's Occupation Details

Compnay Name* :

Company/Entity

Type* :

Office Address*

Landmark:

State:

City:

Pin:

Mobile* :

Employment Designation: Grade: Department:

Details*:

Monthly Net Take Home:

Date Of Joining:

Work Email Id:

Personal Email Id:

Total

Employment

Vintage*:

Official Email

ID* :

Corporate

Email ID* :

UAN*:

PRIORITY SECTOR LENDING

☐ Weaker Section:

i. Individual Women beneficiares up to 1 lakh

ii. Religion: Hindu Muslim Christians Zoroastrians ☐ Sikh ☐ Buddhists ☐ Jain

Others(Please Specify):

iii. if Minority communities: Yes/No iv. Annual Household Income:

v. Preference Category: ☐ Working Widow ☐ Disabled ☐ Others(Please Specify)

DOCUMENTS REQUIRED

Pan (if not available then form 60) is a mandatory document which is to be submitted, however it is not a photo Identity Proof, hence 1 of the below documents should be submitted as a Photo Identity Proof.

Photo identity proof*: Valid Passport with expiry date, Photograph, and signature; the driving license issued by regional transport authority, proof of possession of Aadhaar number issued UIDAI, the Voters Identity Card issued by the Election

Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter Issued by the National Population Register containing details of name and address.

Address Proof*:

Official Valid Document*: Valid Passport with expiry date, Photograph, and signature; the driving license issued by regional transport authority, proof of Possession of Aadhaar number issued by UIDAI, the Voters Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter Issued by the National Population Register containing details of name and address.

Deemed Official Valid Document*: Bank statement/Passbook(Scheduled Commercial Bank), rent agreement(registered or notarized), utility bill which is not more than Two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Property or Municipal tax receipt; Pension or family pension payment orders (PPOs) issued to retired employers by Government Departments or Public Sector Undertakings, if they contain the address; letter of allotment of accommodation from employer, letter of allotment of accommodation from employer Issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.

Income Proof for Salaried Applicants*: Latest 6 months Bank statement with 3 salary credits; Latest Salary slip for certain schemes.

Address

Utkarsh Small Finance Bank Limited

Registered Office: Utkarsh Tower, NH-31(Airport Road) Sehmalpur, Kazi Saral, Harhua, Varanasi, Uttar Pradesh- 221105

CIN: U6599ZUP2016PLC082804, customercare@utkarsh.bank, communications@utkarsh.bank

Bank Details

Bank Name:

Account Number:

Account Type: Savings / Current ☐

Two Reference Details

Name:

Relationship With Applicant*:

Mobile: Address:

Name:

Relationship With Applicant*:

Mobile: Address:

DECLARATION

I/We declare that all the particulars and information given in the Application Form are true, correct, complete and up-to-date in all respects and I/We have not withheld any information whatsoever. I/We confirm that no insolvency proceeding(s) or suit for recovery of outstanding dues or monies whatsoever and/or criminal proceedings have been initiated and/or pending against me/us and that I/We have never been adjudicated insolvent/bankrupt by any court or other authority. I/We declare that I/We have not made any payment in cash, bearer, cheque, or kind along with or in connection with this Application or any other Application fees to the executive collecting my/our Application and I/We shall not hold Utkarsh Small Finance Bank Limited liable for any such payment made by us to the executive collecting this Application. I/We understand and confirm that the Application Form and all other documents submitted by me/us to Utkarsh Small Finance Bank Limited shall not be returned to me/us and Utkarsh Small Finance Bank Limited shall have the right to retain the same. I/We have read the Application Form and brochures and are agreeable to all the terms/conditions of availing finance from Utkarsh Small Finance Bank Limited/its Group Companies. I/We authorise Utkarsh Small Finance Bank Limited/its Group Companies/its Agents to make reference and enquiries relevant to information in this Application Form which Utkarsh Small Finance Bank Limited/its Group Companies/ its Agents consider necessary. I/We undertake to inform Utkarsh Small Finance Bank Limited /its Group Companies/its Agents regarding the change in the residential addresses/employment/profession and to provide any further information that Utkarsh Small Finance Bank Limited /its Group Companies/its Agents may require. I/We further declare and confirm that the credit facilities if any enjoyed by me/us with banks/financial institutions/ non-banking finance companies has been disclosed here in above. I/We agree that Utkarsh Small Finance Bank Limited may provide the credit facilities mentioned herein only if permitted and if approved in the manner specified or required by the Reserve Bank of India from time to time. I/We confirm that I/We shall not use the credit facility (or any part thereof) for any improper, illegal, or unlawful purpose/activities. I/We have been read out and explained in the language known to me/us, the contents of the Application Form for availing the loan from Utkarsh Small Finance Bank Limited by the executive of the Bank and I/we have signed the said Application Form after having understood them and by signing the same. I/we wish to avail of the NACH/P DC/SI facility and hereby express my/our unconditional consent to debit my/our loan instalments etc., from above mentioned account through NACH/P DC/SI. I/We authorize the bank to honour all such instructions. We authorize the representative of the Company to get this mandate verified and registered with the bank. Mandate Verification Charges (if any) may be charged to my/our account. I/We will ensure sufficient balance in the funding account on the date of execution. In case NACH/PDC/SI instruction is unsuccessful due to financial reasons, the NACH/PDC/SI instructions will be presented again for clearance. I/We will bear the bounce charges for transactions that have been unsuccessful due to financial reasons. I/we hereby agree to abide and be bound by all applicable rules/regulations/instruction/guidelines including but not limited to those issued by the Reserve Bank of India including the FEMA Regulations 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force time to time. I/we confirm having declared our status as per the rules applicable under section 285 BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. I/WE confirm that except to the extent disclosed to the Bank, no director or a relative (as specified by RBI) of a director of a banking company (as specified by RBI) or a relative of a senior officer of the Bank (as specified by RBI) is- the applicant(s), or a partner, managing agent, manager, employee, director of our concern, or of our subsidiary or our holding company, or a guarantor on my/our behalf, or holds substantial interest in our concern or my/our subsidiary or holding company Country of birth Place of birth Country of residence as per tax laws. Foreign TIN TIN Issuing country. The Borrower shall ensure that neither the Borrower nor any director/partner/member/trustee of the Borrower has been declared a wilful defaulter; in case any director/partner/member/ trustee has been declared as a wilful defaulter, the Borrower shall take expeditious steps for removal of such person. If I provide deemed address proof, then within 3 months from date of disbursement, I will share the updated Officially Valid Document with the current address. I hereby consent to receive information about my loans and offers on WhatsApp on my registered number.