



B. INDIVIDUAL DETAILS - APPLICANT

Individual Applicant Proprietor Partner Director

Customer ID No. (If existing customer)*

GST No.*

B-1 PERSONAL DETAILS: Male Female Third Gender/ Trans Gender (*) Name (Leave a space between two words. For e.g. M R R A H U L S I N G H)

Full Name*

Father's Name*

Mother's Name*

Date of Birth* Place of Birth* Marital Status* Married Unmarried Others

Category* SC ST OBC Minority General Nationality* Indian Other (In case of other please fill another form)

Religion* Hindu Sikh Muslim Christian Buddhist Others Accomodation type* Owned Family Rented Other

B-2 PROFILE DETAILS:

Education Level Under Graduate Graduate Post Graduate Professional Other

Occupation Type* Service/Salaried Business Self-Employed Professional Retired Home maker Student Other

Occupation (Self-employed Professional)* Doctor CA/CS Lawyer Architect Engineer Consultant Agriculturist Others

Annual Income*(₹) < 50,000 50,000-1 Lakh >1-3 Lakh >3-5 Lakh >5-7.5 Lakh >7.5-10 Lakh >10 Lakh (Note: 10 Lakh would be considered as high Networth Individuals)

Employer Name Weaker Section Yes No

Industry Type* Manufacturer Trader/Distributor Service Provider Retailers Agriculturist Others

Business Type Exporter Importer NA IEC (Importer Exporter Code)

Business Activity Politically Exposed Person Yes No

B-3 IDENTIFICATION DETAILS: Documents Acceptable as Proof of Identity & Address (Any document notified by the central government)

(A) Aadhaar Card* (B) PAN Card* (C) Driving Licence (D) Passport (E) NAREGA Card (F) Voter's Identity Card (G) Other Valid Documents

Document No. 1:* Issued by:

Document No. 2:* Issued by:

If Passport then Expiry Date* If Driving Licence then Expiry Date*

If PAN & Aadhaar not available* Form 60/61 Aadhaar Enroll. No.

B-4 CURRENT RESIDENTIAL ADDRESS/CORRESPONDENCE ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

B-5 PERMANENT RESIDENTIAL ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

B-6 OFFICE ADDRESS/BUSINESS ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

B-7 CONTACT DETAILS

Personal* Tel. Mobile*

E-mail

Office Tel. Mobile*

E-mail

C. INDIVIDUAL DETAILS - CO-APPLICANT/ GUARANTOR

Individual Co-Applicant Guarantor Proprietor Partner Director

Customer ID No. (If existing customer)*

GST No.*

C-1 PERSONAL DETAILS: Male Female Third Gender/ Trans Gender (*)

Full Name* Prefix FIRST MIDDLE LAST

Father's Name*

Mother's Name*

Date of Birth* D D M M Y Y Y Y Place of Birth* Marital Status* Married Unmarried Others

Category* SC ST OBC Minority General Nationality* Indian Other (In case of other please fill another form)

Religion* Hindu Sikh Muslim Christian Buddhist Others Accomodation type* Owned Family Rented Other

Relationship with applicant*

C-2 PROFILE DETAILS:

Education Level Under Graduate Graduate Post Graduate Professional Other

Occupation Type* Service/Salaried Business Self-Employed Professional Retired Home maker Student Other

Occupation (Self-employed Professional)* Doctor CA/CS Lawyer Architect Engineer Consultant Agriculturist Others

Annual Income*(₹) < 50,000 50,000-1 Lakh >1-3 Lakh >3-5 Lakh >5-7.5 Lakh >7.5-10 Lakh >10 Lakh (Note: 10 Lakh would be considered as high Networth Individuals)

Employer Name Weaker Section Yes No

Industry Type* Manufacturer Trader/Distributor Service Provider Retailers Agriculturist Others

Business Type Exporter Importer NA IEC (Importer Exporter Code)

Business Activity Politically Exposed Person Yes No

C-3 IDENTIFICATION DETAILS: Documents Acceptable as Proof of Identity & Address

(Any document notified by the central government)

(A) Aadhaar Card* (B) PAN Card* (C) Driving Licence (D) Passport (E) NAREGA Card (F) Voter's Identity Card (G) Other Valid Documents

Document No. 1:* Issued by:

Document No. 2:* Issued by:

If Passport then Expiry Date* D D M M Y Y Y Y If Driving Licence then Expiry Date* D D M M Y Y Y Y

If PAN & Aadhaar not available* Form 60/61 Aadhaar Enroll. No.

C-4 CURRENT RESIDENTIAL ADDRESS/CORRESPONDENCE ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

C-5 PERMANENT RESIDENTIAL ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

C-6 OFFICE ADDRESS/BUSINESS ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

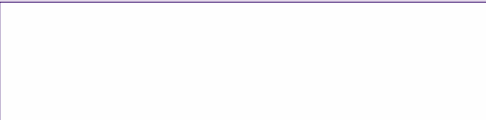
C-7 CONTACT DETAILS

Personal* Tel. S T D N U M B E R Mobile*

E-mail

Office Tel. S T D N U M B E R Mobile*

E-mail



Declaration from Customers for Modification/Updation in Existing CIF ID/Account with Utkarsh Small Finance Bank Ltd.

To
Branch Head
Utkarsh Small Finance Bank Ltd.
..... Branch

Date:.....

Dear Sir/ Madam,

Subject: - Declaration for Updation/Modification in Existing CIF ID/Account details maintained with Utkarsh Small Finance Bank Ltd.

I hereby declare that the details provided in Loan application form(LAF) attached herewith are the latest & updated information and all the required supporting documents confirming the details provided in Loan Application form are attached herewith.

I request you to update relevant details pertaining to my existing CIF ID/accounts (if any) as per the supporting documents and details provided by me. I hereby declare that I have understood the above mentioned request which have been explained to me in the language that I understand.

Thanking you,
Yours Faithfully,

Applicant Name

Applicant Signature

Co-Applicant Name

Co-Applicant Signature

CONFIRMATIONS/ DECLARATIONS:

I/ We declare that all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed. I/ We shall advise the Utkarsh Small Finance Bank Ltd. in writing of any change in my/ our residential or employment/ business address or any such change which may affect my credit worthiness. I/ We confirm that the funds shall be used for the stated purpose & will not be used for speculative or antisocial purpose. I/We understand that the Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me /us. I/We understand that the sanction of this loan is at the sole discretion of the Bank and upon my/ our executing necessary security (ies) and other formalities as required by the Bank. I/We confirm, if not stated otherwise in the form, 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 the bank. I/ We hereby authorize and give consent to the 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 the Bank, to the Bank's other branches/ subsidiaries / affiliates, Credit Bureaus/ Rating Agencies, Services Providers, banks/ financial Institution, governmental / regulatory authorities, third parties for KYC information verification, credit risk analysis, or for other related purposes that the Bank may deem fit. I/ We waive the privilege or privacy and privacy of contract 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 the Bank's discretion. The Bank reserves that right to review and amend the terms of the loan to such extent as it may deem fit. I/We understand that the purchase of any insurance products is purely voluntary, and is not linked in availment of any other facility from the Bank.

I/ We Consent Do not consent to receive information/ service etc for marketing purpose through Telephone/ Mobile/SMS/ E-mail by the Bank/ its agents.

I/We confirm that I/We have read and understood the above Declaration, and that the details provided on the form are correct.

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. I hereby consent to receiving information from Central KYC Registry through SMS/ E-mail on the above registered number /email address. I/We confirm that the funds shall be used for the stated purpose and will not be used for speculative or antisocial purpose.

Entity's
Authorized
signatory
Photo (Latest Photograph
Not Older than 3 months)

Applicant
Photo
(Latest Photograph
Not Older than 3 months)

Co-Applicant/
Guarantor Photo
(Latest Photograph
Not Older than 3 months)

Signature of Authorised Person

Signature of Authorised Person

Signature of Authorised Person

Name _____

Name _____

Name _____

Date _____

Date _____

Date _____

Place _____

Place _____

Place _____

Clarification / Guidelines on filling 'Proof of Identity [PoI]':

- 1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2. Mention identification / reference number if others (any document notified by the central government)' is ticked.

Document Code - Description:

Identity card with applicant's photograph issued by Central State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.

Clarification/ Guidelines on filling 'Proof of Address [PoA]':

- 1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.



DOCUMENTS CHECKLIST

Application Date

<p>Pre-Sanction Documents (As applicable)</p> <ol style="list-style-type: none"> 1. Profile of the Firm and Promoters 2. Bank Statement for the last 6 months 3. Audited Financial Statement of the last 2/3 years along with the schedules, notes to accounts and Audit Report 4. ITR of the last 2/3 years along with all relevant Annexures 5. Self-Certified Provisional Balance Sheet and P&L A/c of 20_____ 6. Kuccha Bills, Sales & Purchase Register (Applicable (or unsecured loans) 7. Sanction letter of existing banking facility, if any 8. Proof of Identity & age proof (Passport, Valid driving license. Voters ID Card. Pan card Aadhaar card) 9. Proof of Address & signature (Valid driving license. Leave & License Agreement. 	<p>Register sale deed or sale agreement)*</p> <ol style="list-style-type: none"> 10. Proof of Address of the firm: Latest Telephone Bill / Electricity Bill / Bank Statement/ Leave and licence agreement (Any One). 11. Certificate of Registration of Firm (If registered) / Partnership Deed. 12. SSI Registration. If applicable. 13. VAT assessment order or Sales Tax Registration or License issued under Shop & Establishment Act or CST/ VAT Certificate or GST Registration 14. Property paper including Title Deed. Completion Certificate, Occupancy Certificate, Tax Receipt, Sanction Plan, etc. 15. Any other document/ information as required on a case to case basis. 16. Other as applicable _____
<p>Post-Sanction Documents (As applicable)</p> <ol style="list-style-type: none"> 1. Loan Agreement Booklet and other documents enclosed in the kit 2. Accepted copy of Sanction letter 3. Signature Verification 4. NACH/ SI/ PDC/ Security Cheques 	<ol style="list-style-type: none"> 5. 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)

Description	Fees & Charges
Product	BL Secured+, BL, MEL, LAP - Retail, Salaried Personal Loan, SBL
Processing Fees	2% of the Loan Amount + Applicable Taxes
Issue of Duplicate Interest and Principal Certificate	₹ 250 + Applicable Taxes
Duplicate No Due Certificate / NOC	₹ 250 + Applicable Taxes
Instrument Bounce Charges	₹ 300 + Applicable Taxes
Late Payment Charges	2% additional interest per month on overdue EMI amount
Part Pre-Payment Charges	As per specific product
Foreclosure Charges	As per specific product
Legal & Technical Valuation Charges	As per actual
Documentation Fees	As per actual

*Please see overleaf for more conditions.



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Late Payment Charges	2% additional interest per month on overdue EMI amount
Part Pre-Payment Charges	As per specific product
Foreclosure Charges	As per specific product
Legal & Technical Valuation Charges	As per actual
Documentation Fees	As per actual

*Please see overleaf for more conditions.



Utkarsh Small Finance Bank

LOAN APPLICATION FORM

(For Resident Applicant)

I/we confirm that the executive collecting the application/document has/have informed me/us of the

- The applicable rate of Interest and the type of Interest (fixed/ floating). Processing fees & Legal and Technical Valuation Charges (non-refundable) that will be charged towards loan application.
- The service Tax/ GST as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return charges, Foreclosure charges etc. as mentioned in the attached Table.
- Details with respect to the EMI and amount will be communicated separately through a welcome letter/sanction letter.
- The credit decision is based on a credit model which Includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.

That

- Incomplete/defective application will not be processed and Utkarsh Small Finance Bank Ltd. shall not be responsible In any manner for the resulting delay or otherwise.
- Equated Monthly Installment (EMI) will be due on 5th/ 15th of every month or the date as specified in the sanction letter/welcome letter.
- The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/ calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments).
- The Bank would update you about the loan decision In approximately 15 working days from the date of receipt of the completed application form and all the required documents.
- The loan terms as sanctioned are applicable for the specified product as Indicated in the loan application and are valid for period of 30 days only. Where for some reasons, there Is a delay In concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

I/We also confirm that

- The executive has not made any commitments to me /us regarding the loan quantum / sanction process(or)/ promised any deviation / waivers.
- The executive has collected self attested copies of the documents mentioned on the front side and verified the same with originals produced by me/us.
- We have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this loan application to (or) to any other employee of the bank(or) to any other third party.

The details of loan terms / conditions inclusive of all charges have been read by me/us in full read out to me/us (in vernacular) and understood by me/us.

लोन के नियमों/ शर्तों के विवरण सभी चार्जेज सहित मैंने/ हमने पूरी तरह पढ़ लिये हैं, मेरे/ हमारे लिए (प्रादेशिक भाषा में) पढ़े गये हैं तथा मैंने/ हमने इन्हें समझ लिया है।

Name of Bank Official

Applicant Name

Application Date

Applicant Signature

Signature of Bank Official

For Any queries/ Clarification please contact :

TOLL FREE CUSTOMER SERVICE: 1800-123-9878 / 1800-208-1788



Utkarsh Small Finance Bank

LOAN APPLICATION FORM

(For Resident Applicant)

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- The service Tax/ GST as may be applicable that will be charged in connection with the fees. The other applicable charges such as cheque return charges, Foreclosure charges etc. as mentioned in the attached Table.
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- The loan Foreclosure charges are as per the Loan agreement. The Foreclosure charges are levied/ calculated on the balance principal outstanding of the loan (subject to clause governing part prepayments).
- The Bank would update you about the loan decision In approximately 15 working days from the date of receipt of the completed application form and all the required documents.
- The loan terms as sanctioned are applicable for the specified product as Indicated in the loan application and are valid for period of 30 days only. Where for some reasons, there Is a delay In concluding the loan. The Bank reserves the right to revise the loan terms as may be applicable at the time of actual loan availment.

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Name of Bank Official

Applicant Name

Application Date

Applicant Signature

Signature of Bank Official

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