Utkarsh Small Finance Bank

LOAN APPLICATION FORM

(For Resident Applicant)

(To be filled by applicant in block letters only)

Branch Name* Branch Code* Product Code*

I/We hereby request you to sanction the Loan based on the following: Application Date* D D M M Y Y Y Y

Type of Loan* ☐ LAP - Retail ☐ BL Secured+ ☐ BL ☐ MEL ☐ SBL ☐ Salaried Personal Loan

Purpose of Loan* Loan Amount Requested

Security Offered* ☐ Residential ☐ Commercial ☐ Others (Please Specify) ☐ NA

Interest Type* ☐ Floating ☐ Fixed Proposed R.O.I. Loan Tenure (Month)* CRM ID#

Repayment Mode# ☐ PDC ☐ NACH ☐ SI From USFB A/c No.

A. NON INDIVIDUAL DETAILS - APPLICANT

(Section A to be filled in case of firm only)

Customer ID No. (If existing customer)# GST No.#

Firm Name*

Date of Incorporation* D D M M Y Y Y Y SSI/TIN Registration No.*

If self employed Businessman/ Constitution — Type of Company* ☐ Proprietor ☐ Partnership ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Ltd. Liability Co. ☐ Others_____

Industry Type* ☐ Manufacturer ☐ Trader/Distributor ☐ Service Provider ☐ Retailers ☐ Agriculturist ☐ Others_____

Business Type ☐ Exporter ☐ Importer ☐ NA IEC (Importer Exporter Code)

Annual Turnover* (₹) Annual Income*(₹)

UDYOG Aadhar No.# PAN* (If PAN not available) ☐ Form 60/61

Number of Years in Business Number of Employees

A-1 CORRESPONDENCE ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

A-2 OFFICE ADDRESS/BUSINESS ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

A-3 CONTACT DETAILS

Factory Tel. S T D N U M B E R Tel. S T D N U M B E R

E-mail

Mobile*

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

E-mail

Mobile*

A-4 CONTACT PERSON OF THE FIRM:

Prefix

Name*

Mobile* Email ID*

Details of Proprietor/Partner/Director

	Name	Designation	UID (Aadhaar)	PAN Number	Customer ID No. (If existing customer)
1					
2					
3					
4					
5					

Important : KYC documents pertaining to firm to be submitted along with the application form as per document checklist mentioned in the application form.

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)

Prefix FIRST MIDDLE LAST

Full Name*

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

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 & Adress☑

(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:* (ID Proof) Issued by:

Document No. 2:* (Address Proof) 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.

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. 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

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 ☐ (*)

Prefix FIRST MIDDLE LAST

Full Name*

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

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(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:* (ID Proof) Issued by:

Document No. 2:* (Address Proof) 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

D. WOMEN OWNED BUSINESS DETAIL

Women owned business ☐ Yes ☐ No (If the women is Proprietor/ Partner/ Director/ Shareholder)

Women as ☐ Proprietor ☐ Partner ☐ Director ☐ Shareholder

Shareholding of women ☐ % Whether women is involved actively in day to day business - ☐ Yes ☐ No ☐ NA

E. NAME OF ASSOCIATE CONCERN AND NATURE OF ASSOCIATION

Name of Associate Concern	Address	Banking with	Nature of Association	Extent of Interest of Prop/ Partner/ Director/ Investor

Original Investment in Plant & Machineries (Manufacture) / Equipment (Service Industries) in ₹ Lakh_____ (if there is no investment ☐ NA)

F. APPLICANT BANKING DETAIL AND TRADE REFERENCE

A Banking

Account holder	Name of Bank & Branch	Account Number	Current/ Saving/ CC or OD	Since how many year

B. Existing Loan

Name of Lending Institution	Purpose of Loan	Loan Amount (₹)	Tenor of loan (Mths)	Monthly Instalment	Current Outstanding	Balance Tenor (Mths)	Security Provided	ROI

C. Trade Reference

1. Name	2. Name
Contact Person	Contact Person
Address	Address
Contact No	Contact No
Relationship with applicant	Relationship with applicant

G. SECURITY DETAILS *(For the Proposed Credit Facilities)** *(In case of Secured Loan)*

Particular	Details
a. Primary	☐ Stock ☐ Debts ☐ Land ☐ Plot/Building ☐ Others
Market Value as on date (₹ in Lakhs)	
b. Collateral (Additional sheet can be used for additional Property)	Ownership Type: ☐ Self ☐ Joint ☐ Others
i. Immovable Property	
Name of the registered owner	
Relationship with Applicant/ Co-Applicant	
Nature of Property	☐ Resi ☐ Comm ☐ Indus ☐ Office ☐ Resi cum office ☐ Resi cum comm
Property Address	
Area (In Sq. Ft.)	
Age of the property in years	
Market Value as on date (₹ in lakhs)	
ii. Other Security	☐ FD ☐ LIC Policy ☐ KVP ☐ Shares ☐ Bonds ☐ Others
Security Details	
Market Value as on date (₹ in lakhs)	
c. Details of relationship, if any with any director/ senior officer of USFB	Name of the Director/ Senior Officer -
	Relationship with Director/ Senior Officer -
d. Details of relationship, if any with any director of other Bank	Name of the Director-
	Name of the Bank-
e. Details of the director of the company or its subsidiary company or its holding company, who are also on the board of USFB.	Name of the Director-

H. NOMINEE DETAILS

Nominee* ☐ Adult ☐ Minor (fill form DA1)*

Full Name

Relationship with applicant* Date of Birth* D D M M Y Y Y Y Place of Birth

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 with held/suppressed. I/ We shall advise the Utkarsh Small Finance Bank Ltd. in writing of any charge 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, credt risk analysis, or for other related purposes that the Bank may deem fit. I/ We wave the privilege or privacy and privity 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.

FOR OFFICE USE ONLY

Branch Name* Branch Code* Promo Code

LC Code* LG Code Bus. Seg* Product Code*

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* & EMP ID*

Date* D D M M Y Y Y Y Place Signature_____

(to be filled by sales team leader or credit manager)

Name of Branch official–

EIN-

Signature of branch official–

Seal of the Bank Branch

*(*Mandatory fields & # to be provided if available)*

For Bank Use Only

Utkarsh Small Finance Bank

LOAN APPLICATION FORM

(For Resident Applicant)

DOCUMENTS CHECKLIST

Application Date D D M M Y Y Y Y

Pre-Sanction Documents (As applicable)	
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.	Register sale deed or sale agreement)* 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_____
Post-Sanction Documents (As applicable)	
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	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.

Utkarsh Small Finance Bank

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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.

Register sale deed or sale agreement)*

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_____

Post-Sanction Documents (As applicable)

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

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.

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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.

Customer Copy

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).
- **Timelines for Credit Decision is as below:**

Loan applications upto ₹5 Lakh - 2 Weeks	Loan applications >₹5 Lakh to upto ₹25 Lakh - 3 Weeks	Loan applications >₹25 Lakh - 6 Weeks	The timelines commence from the date following the submission of application / documents by the customer, complete in all respects as per the Bank's requirements.

- 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

a) 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 D D M M Y Y Y Y

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

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(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.

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- 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.
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- 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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☐ 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 D D M M Y Y Y Y

Applicant Signature

Signature of Bank Official

For Any queries/ Clarification please contact :

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