



Branch Name* Branch Code* Product Code*

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

Type of Loan* LAP - Retail BL Secured+ BL MEL SBL Personal Loan EL SEL Others Please Specify

Purpose of Loan* Loan Amount Requested

Security Offered* Residential Commercial Industrial Others Please Specify NA

Interest Type* Floating Fixed Loan Tenure (Month)* CRM ID*

Repayment Mode* 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* SSI/TIN Registration No.*

If self employed Businessman/Constitution Type of Company* Proprietor Partnership Pvt. Ltd. Public Ltd. Ltd. Liability Partnership Others Please Specify

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

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. Tel.

E-mail

Mobile*

Office* Tel. Tel.

E-mail

Mobile*

A-4 CONTACT PERSON OF THE FIRM:

Name*

Mobile* Email ID*

Details of Proprietor/Partner/Director

Name	Designation	UID (Aadhaar)	PAN Number	Customer ID No. (If existing customer)
1				<input type="text"/>
2				<input type="text"/>
3				<input type="text"/>
4				<input type="text"/>
5				<input type="text"/>

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 DirectorCustomer ID No. (If existing customer)* GST No.* B-1 PERSONAL DETAILS: Male Female Third Gender/Transgender (*) Name (Leave a space between two words. For e.g. M R R A H U L S I N G HFull Name* Father's Name* Mother's Name* Date of Birth* DDMMYY Place of Birth* Marital Status* Married Unmarried Others Please SpecifyCategory* SC ST OBC Minority General Nationality* Indian Other (In case of other please fill another form)Religion* Hindu Sikh Muslim Christian Buddhist Others Please Specify Accomodation type* Owned Family Rented Other**B-2 PROFILE DETAILS:**Education Level Under Graduate Graduate Post Graduate Professional Others Please SpecifyOccupation Type* Service/Salaried Business Self-Employed Professional Retired Home maker Student Other Please SpecifyOccupation (Self-employed Professional)* Doctor CA/CS Lawyer Architect Engineer Consultant Agriculturist Others Please SpecifyAnnual Income*(₹) < 50,000 50,000-1 Lakh > 1-3 Lakh > 3-5 Lakh > 5-7.5 Lakh > 7.5-10 Lakh > 10 LakhEmployer Name Weaker Section Yes NoIndustry Type* Manufacturer Trader/Distributor Service Provider Retailers Agriculturist Others Please SpecifyBusiness 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 regulatory authority)* (A) Aadhaar Letter/Card (B) Letter Issued by National Population Register (C) Driving Licence (D) Passport (E) NAREGA Card (F) Voter's Identity Card (G) Other Valid Documents Please Specify Aadhaar Enroll. No. Document No. 1:* Issued by: Document No. 2:* Issued by: If Passport then Expiry Date* DDMMYY If Driving Licence then Expiry Date* DDMMYYPAN No. If PAN not available* Form 60/61**B-4 CURRENT ADDRESS/CORRESPONDENCE ADDRESS:**Flat No. & Bldg. Name* Road No./Name Landmark District/City* Village/ PO* State* Country* PIN Code* **B-5 PERMANENT 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/Transgender (*)

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 Please Specify

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

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

Relationship with applicant*

C-2 PROFILE DETAILS:

Education Level Under Graduate Graduate Post Graduate Professional Other Please Specify

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

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

Annual Income*(₹) < 50,000 50,000-1 Lakh >1-3 Lakh >3-5 Lakh >5-7.5 Lakh >7.5-10 Lakh >10 Lakh

Employer Name Weaker Section Yes No

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

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 regulatory authority)

(A) Aadhaar Letter/Card (B) Letter Issued by National Population Register (C) Driving Licence (D) Passport (E) NAREGA Card (F) Voter's Identity Card

(G) Other Valid Documents Please Specify

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

PAN No. If PAN not available* Form 60/61

C-4 CURRENT ADDRESS/CORRESPONDENCE ADDRESS:

Flat No. & Bldg. Name*

Road No./Name

Landmark

District/City* Village/ PO*

State* Country* PIN Code*

C-5 PERMANENT 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

F. APPLICANT BANKING DETAIL AND TRADE REFERENCE

A Banking

Account holder	Name of Bank & Branch	Account Number	Current/ Saving/ CC or OD	Date of start of banking relationship

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
<input type="text"/>	<input type="text"/>
Contact Person <input type="text"/>	Contact Person <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Contact No <input type="text"/>	Contact No <input type="text"/>
Relationship with applicant <input type="text"/>	Relationship with applicant <input type="text"/>

G. SECURITY DETAILS (For the Proposed Credit Facilities)*

(In case of Secured Loan)

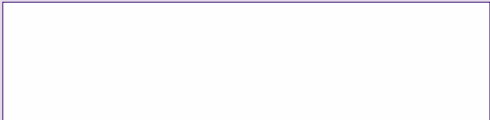
Particular	Details
a. Primary	<input type="checkbox"/> Stock <input type="checkbox"/> Debtors <input type="checkbox"/> Others <input type="text" value="Please Specify"/>
Market Value as on date (₹ in Lakhs)	
b. Collateral (Additional sheet can be used for additional Property)	Ownership Type: <input type="checkbox"/> Self <input type="checkbox"/> Joint <input type="checkbox"/> Others <input type="text" value="Please Specify"/>
i. Immovable Property	
Name of the registered owner	
Relationship with Applicant/ Co-Applicant	
Nature of Property	<input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Mixed Usage <input type="checkbox"/> Under Construction <input type="checkbox"/> Plot <input type="checkbox"/> Others <input type="text" value="Please Specify"/>
Property Occupancy Status	<input type="checkbox"/> Self Occupied <input type="checkbox"/> Rented <input type="checkbox"/> Vacant <input type="checkbox"/> Others <input type="text" value="Please Specify"/>
Property Address	
Area (In Sq. Ft.)	
Age of the property in years	
Market Value as on date (₹ in lakhs)	<input type="checkbox"/> Fixed Deposit <input type="checkbox"/> Others <input type="text" value="Please Specify"/>
ii. Other Security	
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 / Subsidiary of the Bank / Trustees of Mutual Fund/ Venture Capital Fund set by USFB or any other bank	Name of the Director- Name of the Bank- Relationship with Director/ Senior Officer-
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* Place of Birth



I. PROFILE DETAILS

Manufacturing Enterprise:-	Retail/Service Enterprise:-
<input type="checkbox"/> I/we am/are entrepreneur running a Micro Manufacturing Enterprise (Investment in plant and Machinery is upto ₹ 25 lakh)	<input type="checkbox"/> I/we am/are entrepreneur running a Micro Service Enterprise (Investment in Equipment is upto ₹ 10 lakh)
<input type="checkbox"/> I/we am/are entrepreneur running a Small Manufacturing Enterprise (Investment in plant and Machinery is > ₹ 25 lakh but does not exceed ₹ 5 crore)	<input type="checkbox"/> I/we am/are entrepreneur running a Small Service Enterprise (Investment in Equipment is > ₹ 10 lakh but does not exceed ₹ 2 crore)
<input type="checkbox"/> I/we am/are entrepreneur running a Medium Manufacturing Enterprise (Investment in plant and Machinery is > ₹ 5 crore but does not exceed ₹ 10 crore)	<input type="checkbox"/> I/we am/are entrepreneur running a Medium Service Enterprise (Investment in Equipment is > ₹ 2 crore but does not exceed ₹ 5 crore)
<input type="checkbox"/> I/we am/are entrepreneur running a Manufacturing Enterprise having Investment in plant and Machinery of > ₹ 10 crore	<input type="checkbox"/> I/we am/are entrepreneur running a Service Enterprise having Investment in Equipment of > ₹ 5 crore

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

To _____ Date:.....

Branch Head

Utkarsh Small Finance Bank Ltd.

..... Branch

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 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 _____



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 6/12 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/TIN Registration / UDYOG Aadhar. 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. Income documents like salary slip etc. 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/ 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, Personal Loan, SBL, EL, SEL
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
Penal Interest	2% per month on the overdue amount for the overdue period
Part Pre-Payment Charges	As per specific product
Preclosure Charges	As per specific product
Legal & Technical Valuation Charges	As per actual

*Please see overleaf for more conditions.



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Part Pre-Payment Charges	As per specific product
Preclosure Charges	As per specific product
Legal & Technical Valuation Charges	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).
- **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

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)

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.
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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.

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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