

GOLD LOAN APPLICATION FORM

(Fill all details in Capital letters only, Field in Bold are to be filled mandatorily,*conditional mandatory)

Date: _____ Branch Name: _____ CIF ID: _____ Referral StaffID _____
 Loan Application no. _____ Loan Account no. _____
 Collateral ID _____ Packet ID _____

Profile Details

Applicant Name: Mr./Ms. _____

Permanent Address: _____

Landmark: _____

City: _____ PIN Code: _____ State: _____

Correspondence Address: Same as Permanent Address

Landmark: _____

City: _____ PIN Code: _____ State: _____

Native Address Same as Permanent Address Same as Corresponding Address

Landmark: _____

City: _____ PIN Code: _____ State: _____

Mailing Address preference(Tick any one) Permanent / Correspondence/Native Address

Father's Name: _____

Mother's Name: _____

Spouse's Name: _____

DOB(DD/MM/YYYY): _____ **Gender:** Male Female Transgender

Mobile No: _____ **Alternate No.** _____

Email _____

Marital Status(Single/Married/Widowed/Separated): _____

Aadhaar ID _____ **PAN No.** _____

(*Fill Form60/49-A if No PAN Card)

***Other ID Name** _____ **Other ID No.** _____

Net Annual Income:Rs _____ **Religion** _____ **Category(SC/ST/OBC/Others)** _____

Nationality _____ **Residential ownership(Tick any one):** Self owned/Rental/Parental/Company Provided/Others

Person with disability(Yes/No) _____ If yes, Nature of disability _____

Occupation Type:
 Salaried Private Public Government Wage worker/contract Others, Please specify _____

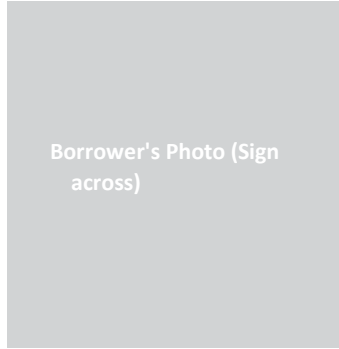
Self-Employed Agriculture related Manufacturing Service Trade Professional like Dr./CA etc
 Others, Please specify _____

House wife

Education: Below Matriculation Undergraduate Graduate PG Others, Please specify _____

Loan purpose: Business Expansion Home improvement Marriage Education

Medical Other consumption/social obligations Agriculture & Allied activities



Loan Details

Loan Amount(Rs.) _____ **Loan Tenure** 6months 12 months **Interest rate** 15% p.a -simple interest computation

Processing fee _____ % of loan amount+GST **Penal interest** _____ % per month on overdue amount

Stamp duty-as per state enactment **Repayment method** Bullet payment (interest and principal payable at maturity)

Mode of Disbursement Bank Account Cr Cash **If Bank Account credit, please fill below bank account details**

Bank Account No. _____ **Bank Name** _____

Branch Name _____ **IFSC Code** _____

Account Holder Name _____

Repayment Mode Standing Instruction ACH Cash Other electronic modes like Paytm, instamojo, APBet

Note:First 8digits of aadhaar ID will be redacted

Nomination

Nomination in respect of gold jewellery/ gold ornament/ gold security being pledged in favour of Ujjivan Small Finance Bank Ltd. ("the Bank").

I (name&address) _____ nominate the following person to whom in the event of my death, the gold security pledged and in the custody of the Bank, particulars whereof are given along with this form, may be returned by the Bank upon payment of outstanding amount in full subject to required documents submitted at the time of claim by the nominee.

Nominee's Name _____ Address _____

Relationship with the Applicant _____ Age _____ If Nominee is Minor Her/His DOB...../...../.....

As the nominee is minor on this date I/We appoint (Guardian) Name _____

Address _____

I confirm that this nomination shall override any other disposition made by me, whether testamentary or otherwise and the nominee shall become entitled receive the Gold security pledged and in the custody of the Bank upon payment of all outstanding to the Bank to the exclusion of all other person. Further to this, I confirm that on such return the Bank shall stand released and discharged.

Date _____

Place _____

Customer's Signature/Thumb impression	Witness1	Witness2
	Name	Name
	Address	Address

DECLARATIONS:

I/We hereby solemnly affirm, declare, state, authorize, undertake and agree as follows:

- 1) Sanction of loan is at the sole discretion of Ujjivan Small Finance Bank Ltd. (hereinafter "the Bank"). The Bank may reject my/our application without assigning any reason therefore. The Bank is not under obligation to finance my/our further credit requirements. The Bank need not disburse the loan, even if sanctioned, unless I/we comply with the applicable terms and conditions.
- 2) I/We shall be bound by the terms and conditions and charges and fees governing the loan. I/We shall also abide by those terms and conditions which the Bank may stipulate from time to time. The Bank is authorized to change, modify or amend the terms and conditions, charges and fees from time to time at its sole discretion, and all such instances published on website of the Bank (www.ujjivansfb.in) and/or any branch shall be sufficient notice to me/us and I/we shall be bound by the same.
- 3) The loan shall be used for the purpose for which it is being availed.
- 4) I/We am/are the bona fide owner/joint or several owners and am/are in absolute possession of the gold ornaments mentioned herein ("**Gold Security**"). I/We shall create a first and exclusive charge thereon by way of pledge in favour of the Bank and the same shall remain deposited with and charged to the Bank till all the amounts in relation to the loan are repaid by me/us to the satisfaction of the Bank. The Gold Security deposited/to be deposited has been acquired by me/us from genuine sources and is my/our bonafide property and my/our title to the same is/are not subject matter of theft or defective/challenged by any person in any manner nor any person has any claim, lien or charge against it. Also, the Gold Security is not a subject matter of any pending or threatened investigation. I/We agree that the Bank shall be entitled to conduct investigation, inspection and/or audit of/in connection with the quality, purity, value of the Gold Security in such manner as the Bank deems fit at my/our cost and without any further notice to me/us and without my/our presence, including opening of packets and seals, if any, in which Gold Security is kept. The Bank may in its absolute discretion, use services of and rely on the advice of any expert or valuer or assayer, and I/we hereby waive any objection that I/we have/may have in this regard. The decision of the Bank on the quality, purity, value of the Gold Security shall be final and binding upon me/us and I/we shall not in any manner dispute or cause to be disputed the same.
- 5) I/We also authorize the Bank to exchange, share, disclose or part with, any or all of the information and data pertaining to me/us or my/our account(s) (including personal sensitive data/information and/or any other information that requires a consent under the Information Technology Act, 2000 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute), whether provided by me/us or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus/Agencies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I/we shall not hold the Bank or its agents/representatives/employees liable for using/sharing such information.
- 6) Except to the extent disclosed in writing, I/we am/are not a director or relative of a director of the Bank or any other bank or senior official or relative of a senior official of the Bank nor does any director or employee or senior official of the Bank or their relative have any substantial interest in the activities carried out by me/us.
- 7) I/We am/are not a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter and if any lender initiates or threatens any action for declaring me/us as wilful defaulter, the Bank shall have the right to take appropriate proceedings against me/us.
- 8) The Bank is authorized to use my/our contact number/e-mail Id for transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by the Bank or its agents.

- 9) If there occurs any change in the particulars furnished herein I/we shall intimate the Bank in writing about such change within 2 (Two) weeks of such change along with supporting proof, and till then the Bank is authorized to recognize the herein furnished information in regard to the loan.
- 10) The mobile number and the e-mail address furnished above are in my/our exclusive control.
- 11) The Bank is authorized to de-register my/our contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my/our contact number. I/We am/are also aware that I/we have the right and option to re-register for DND/NDNC any time at my/our discretion, after the Bank deactivating/de-registering the DND/NDNC status.
- 12) The Bank is authorized to retain the photograph and documents submitted by me/us along with the application without returning to me/us even if the loan application is rejected or the loan applied for (if granted) is closed.
- 13) Each and single information specified hereinabove relates to me/us and the same is/are true, correct and complete in all aspects and that I/we have not withheld any information. I/We shall, on the Bank's request, submit such further documents, information, matters and things as the Bank may consider necessary. I/We shall indemnify and keep indemnified the Bank, its affiliates, successors assigns, officers and employees at all times, from and against all actions, demands, losses, cost and expenses whatsoever which the Bank may at any time incur or sustain as a consequence of any negligence/mistake on my/our part or my/our non-compliance of any of the applicable rules and regulations and/or the T&C, or because of providing to the Bank any incorrect or incomplete information related to me/us.

14) Authority For Usage Of Aadhaar

(For Biometric): I/We voluntarily give my/our consent to the Bank to use my/our Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("UIDAI") for establishing my/our identity, in the manner acceptable as per UIDAI guidelines or under any Act or Law in force from time to time, for the purpose of opening account in relation to the loan or processing instructions with the Bank. The Bank has informed me/us that my/our Aadhaar number and biometric information will not be stored/shared/used by the Bank for any other purpose, unless the same is required or permitted by law. I/We am/are aware about other modes available for establishing my/our identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I/We further confirm that the information which is submitted by me/us through the Aadhaar is true and correct and I/we will not hold the Bank responsible in case any incorrect information is provided by me/us.

(For physical copy of Aadhaar): I/We hereby declare that I/we have voluntarily submitted my/our Aadhaar card/e-Aadhaar to the Bank and request and authorise the Bank to use the same as my/our Identity and/or Address proof.

15) Central KYC

I/We authorize the Bank to upload the details provided hereinabove on the Central KYC Registry. I/We also authorise the Bank to download my/our KYC details from the Central KYC Registry on the basis of the KYC number submitted by me. I/We consent to receive information from Central KYC Registry through SMS/e-Mail on the herein mentioned mobile number/e-Mail Id.

Declaration if the Gold Security is Broken/Damaged:

I/We hereby declare and state that the below mentioned gold ornaments submitted by me/us to the Bank as Gold Security is broken/damaged, and I/we request the Bank to acknowledge the same as Gold Security for the Loan applied for. I/We shall not hold or cause to be held the Bank liable/responsible for any further damage caused to the said ornaments:

- 1.
- 2.
- 3.

I/We confirm that I/we have read the terms and conditions applicable to this loan and/or they have been read to me/us in _____ (vernacular language) by Mr./ Ms. _____ son/ daughter of _____ and I/we understand, accept and acknowledge the contents herein, and hereby accept the terms and conditions herein.

Applicant's Signature

GLO/Maker Signature

BOO/BM/Authorized Official Signature

Date _____

Place _____