

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

I request Ujjivan Small Finance Bank Limited ("the Bank") to grant me loan against pledge of the gold ornaments owned by me, as per the details mentioned below

Date: <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	CIF ID: <input type="text"/>
Branch Name: <input type="text"/>	Referral Staff ID: <input type="text"/>
Loan Application No: <input type="text"/>	Collateral ID: <input type="text"/>
Loan Account: <input type="text"/>	Packet ID: <input type="text"/>
Borrower Name: Mr./Ms <input type="text"/>	
PAN No <input type="text"/> (Submit separate Form60/49-A if PAN Card is not issued with) <input type="text"/>	

In addition to the information/data provided through this document, my details/credentials/information already available in the Bank's records/domain may be utilized for processing the loan applied for. If there is any change/occurs any change in my details/credentials/information already submitted to the Bank, I undertake to submit to the Bank my updated information/data through separate form or in any other manner the Bank may stipulate.

### LOAN DETAILS

<b>Loan Purpose:</b> <input type="checkbox"/> Business Expansion <input type="checkbox"/> Home Improvement <input type="checkbox"/> Marriage <input type="checkbox"/> Education <input type="checkbox"/> Medical <input type="checkbox"/> Other Consumption/Social Obligations <input type="checkbox"/> Agriculture & Allied Activities	<b>Loan Amount(₹):</b> <input type="text"/>
<b>Loan Tenure:</b> <input type="text"/>	<b>Repayment method:</b> <input type="checkbox"/> 6 Months <input type="checkbox"/> 12 Months <i>Bullet payment (interest and principal payable at maturity)</i>
<b>Processing fee (₹)</b> <input type="text"/> % of loan amount + GST	<b>Interest rate:</b> <input type="checkbox"/> 14.5 % <input type="checkbox"/> 15% p.a -simple interest computation
<b>Stamp duty:</b> as per state enactment	<b>Pre-closure charges</b> <input type="text"/> % loan amount,
<b>Mode of Disbursement</b> <input type="checkbox"/> Bank Account Credit <input type="checkbox"/> Cash <b>If Bank Account credit, please fill below bank account details</b>	<b>Late payment charges</b> <input type="text"/> % per month on overdue amount (inclusive of GST)
<b>Bank Account No.</b> <input type="text"/>	<b>Bank Name:</b> <input type="text"/>
<b>Account Holder Name:</b> <input type="text"/>	
<b>Repayment Mode:</b> <input type="checkbox"/> Standing Instruction <input type="checkbox"/> ACH <input type="checkbox"/> Cash <input type="checkbox"/> Other electronic modes like Paytm, APBetc	

### NOMINATION

I **NAME AND COMPLETE ADDRESS OF THE APPLICANT** nominate the following person to whom, in the event of my death, the gold security pledged and in the custody of the Bank may be returned by the Bank against payment of outstanding amount under the loan in full and by submitting requisite documents stipulated by the Bank.

 Nominee's Name: **NAME OF THE NOMINEE**; Address: **COMPLETE ADDRESS OF THE NOMINEE**

 Relationship with me (if any): **NOMINEE'S RELATIONSHIP WITH THE APPLICANT**; Age: **AGE** Years

 If Nominee is Minor Her/His DOB: **DATE OF BIRTH OF THE NOMINEE IN DD/MM/YYYY**

 (Fill if Nominee is minor) As the nominee is minor on this date I appoint (Guardian) Name: **NAME OF THE GUARDIAN OF THE MINOR NOMINEE**;

 Address: **COMPLETE ADDRESS OF THE GUARDIAN OF THE MINOR NOMINEE**

 Guardian Relationship with Minor : **RELATIONSHIP OF THE GUARDIAN**

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

 Date:  Place: 

<b>Customer's Signature/ Thumb impression</b>	<b>Witness1</b> (If thumb impression is affixed)	<b>Witness1</b> (If thumb impression is affixed)
	Signature:	Signature:
	Name :	Name :
	Address :	Address :

## DECLARATIONS-CUM-TERMS and CONDITIONS:

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

- 1) These declarations and the terms & conditions ("the T&C") form the contract between me and Ujjivan Small Finance Bank Limited (CIN: L65110KA2016PLC142162) ("the Bank"). I, and my legal representatives, executors, administrators, and successors, shall abide by and be bound by the T&C and charges and fees governing the loan, including all changes, modifications or amendments brought therein by the Bank from time to time by publishing on website of the Bank (www.ujjivansfb.in) and/or any branch.
- 2) By applying for and availing the loan, granted or agreed to be granted by the Bank (including any enhancement or reduction in the limit) in the sum, not exceeding in the aggregate as mentioned in the sanction letter/further communication to be issued, and/or by continued utilization of the loan, I agree that I have acclimatized to the contents of the T&C and the sanction letter (including all amendments, modifications, variations, renewals and supplements thereto, from time to time. I will regularly review such changes, modifications or amendments by accessing the website of the Bank (viz., www.ujjivansfb.in) or the notice board of branches of the Bank. Continued utilization of the loan shall be deemed as my agreement to such changes, modifications or amendments.
- 3) I am aware and acknowledge that sanction of loan is at the sole discretion of the Bank, the Bank may reject the loan application without assigning any reason therefore, and the Bank is not under obligation to finance my further credit requirements.
- 4) I shall borrow the loan to be sanctioned by the Bank, by complying with the conditions/further conditions (if any) stipulated by the Bank in the sanction letter to be issued, against pledge of the gold ornaments owned by me ("Gold Security"). The Bank may in its absolute discretion and at my cost, use services of and rely on the advice of any expert or valuer or assayer, and I hereby waive any objection that I have/may have in this regard. The loan amount may be arrived at by taking into account the valuation report supplied by such expert or valuer or assayer ("Valuation Report") and I will be bound by/fully accept the Valuation Report. The decision of the Bank on the quality, purity, value of the Gold Security shall be final and binding upon me and I shall not in any manner dispute or cause to be disputed the same.
- 5) I will create a first and exclusive charge on the Gold Security by way of pledge in favor of the Bank by depositing the same with the Bank in a sealed packet to be kept with the Bank during the entire tenure of the loan. The Gold Security shall also be security for all other monies that may be due and payable by me to the Bank, on any account whatsoever, whether present or future, including my any other liability to the Bank, as borrower or surety or co-obligator (either jointly or severally with any other person). The Bank need not recognize any charge or lien or encumbrance, claimed by anyone, over the Gold Security.
- 6) I am aware and acknowledge that, mere acceptance of the Gold Security by the Bank does not mean that the Bank has confirmed or acknowledged its purity or source or ownership. I am also aware and acknowledges that the loan amount will be arrived at by the Bank, in conformity with its guidelines, inter alia, by taking into account the gold rate prevailing as on such date and by relying upon my representation regarding purity, source and ownership of the Gold Security. I shall not raise any objections or claim discharge from any of my obligations solely because the amount of loan disbursed is less than the amount applied for. The Bank need not disburse the Loan, even if sanctioned, and/or may restrict the disbursement, unless I comply with the applicable terms and conditions.
- 7) I will utilize the loan only for the purpose for which it is applied for.
- 8) The Bank may, at its sole discretion (without assigning any reasons), recall the loan and/or cancel the loan (in full or in part).
- 9) The Bank may, at my request, renew/enhance/modify the loan on such terms and conditions, interest, fees and charges as the Bank may prescribe and subject to the continuation of the pledge over the Gold Security in favour of the Bank.
- 10) (i) The loan, together with interest and charges/costs shall be repaid as per the conditions (which include the rate of interest and due date for repayment) specified in the sanction letter. (ii) If so stipulated by the Bank, I shall issue cheques/Automated Clearing House mandate ("ACH")/Standing Instruction("SI") or such other instrument as acceptable to the Bank [hereinafter "Repayment Instrument(s)"] covering all the outstandings due to the Bank under the loan. The Repayment Instrument(s) shall be valid from the respective date(s) of such instrument, irrespective of the date of presentation by the Bank and sufficient funds shall be available in the account to which the Repayment Instrument(s) are related, to enable the Bank to recover the dues and I shall not take any steps which are likely to affect the repayment thereunder, including without limitation issue any stop payment instructions and/or withdrawal/revocation of such ACH/SI. (iii) I am aware and acknowledge that the Bank does not accept any liability with regard to consequences (if any) arising due to wrong/erroneous information/instructions provided by me in the Repayment Instrument(s) and I will be fully liable for all the risks associated with the modes of repayment. (iv) If any due date for repayment of the loan falls on a Public Holiday (viz., Second Saturday, Fourth Saturday, Sunday or a public holiday for the purpose of Section 25 of the Negotiable Instruments Act, 1881 (26 of 1881), and days on which banks are not open for business either in the respective Clearing House or in the place of business of the Bank where the loan account is maintained) the repayment will be made on the succeeding Business Day (viz., a day (other than Public Holiday) on which the Bank and banks are open for business in the location where the loan account is maintained). (v) I authorize the Bank to give credits for payments (irrespective of the mode in which it is received) only after realization, and on the due date(s) occurring after such realization.
- 11) I am aware and acknowledges that interest shall be computed as per the prevalent policy of the Bank, and shall be benchmarked to the Marginal Cost of fund-based Lending Rate ("MCLR") or the External Benchmark Lending Rate ("EBLR") or such other rate duly notified by the Bank in its branches, outlets, offices or website, and interest shall be subject to the changes due to the applicable laws or RBI guidelines and/or internal policy of the Bank.
- 12) If I commit default or delays repayment of the dues under the loan, I will pay late payment charges/penal interest as stipulated by the Bank.
- 13) In case the Gold Security is found to be stolen or obtained by fraud or obtained through inappropriate means, or impure, I will be fully liable and responsible for all consequences arising therefrom and I will indemnify and keep indemnified the Bank for any losses or damages or claims, and I will repay the loan forthwith.
- 14) If the Bank issues any receipt acknowledging receipt of the Gold Security, and the same is lost/found unfit for usage after issuance, the Bank is not under obligation to issue duplicate receipt or release the Gold Security unless I pay such charges as stipulated by the Bank and also furnish indemnities/other documents as required by the Bank.
- 15) I am aware that part payment under the loan and/ or pre-closure of the loan is left to the pure discretion of the Bank, and I shall also be bound by additional terms and conditions stipulated by the Bank from time to time in this regard.
- 16) I represent and warrant on a continuing basis that: (i) The margin/loan to value ratio that may be stipulated by the Bank will be maintained throughout the tenure of the loan, and in case there is any change therein with reference to the stipulated percentage I will furnish additional security to the satisfaction of the Bank or comply with such advise issued by the Bank, (ii) I am a citizen of India, (iii) Until repayment of the loan in full, I will not leave India for employment or business without the consent of the Bank, (iv) I have done all the acts and have all the authorizations to ensure performance and compliance of obligations under the loan, (v) No civil or criminal proceedings (including but not limited to insolvency proceedings) is/are concluded or initiated or pending or threatened against me or my assets, (vi) Except to the extent disclosed in writing, I am 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, (vii) I am not classified as a special mention account (SMA) or 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 as wilful defaulter, the Bank shall have the right to take appropriate proceedings against me, (viii) I will submit to the Bank a certification, in such form, mode and manner as stipulated by the Bank, regarding end use of the loan, and the Bank shall have the right to take appropriate measures (including criminal action) against me if such certification is found to be wrong, (ix) The purpose for which the loan is taken is not illegal, speculative or nefarious, (x) The Gold Security proposed to be deposited has been acquired by me from genuine sources and is my bonafide property and my title to the same is 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, (xi) The Gold Security is not a subject matter of any pending or threatened investigation.
- 17) The occurrence of any of the following events shall constitute an event of default ("Event of Default"): (i) Non-payment of amounts under the loan on the due date(s)/at maturity, (ii) non-renewal of ACH/SI before the due date, (iii) breach of any T&C, (iv) information/representation/declarations given to the Bank is/are found to be false, misleading or incorrect, (v) any default under any credit facility agreement entered into by me with the Bank, any bank and/or financial institution and/or other creditors, either under the loan documents or vice-versa, (vi) initiation or threatening of any proceedings for declaring me as insolvent or wilful defaulter or passing of any order against me thereunder, (vii) my death, insolvency, failure in business or commission of an act of bankruptcy, (viii) any attachment, distress, execution or other process against me or Gold Security, (ix) any event of creation or attempt to create any encumbrance or charge or lien over the Gold Security, without the prior consent of the Bank, (x) downward variation in the value of the Gold Security, (xi) discovery/suspected fraud, suspicion regarding purity or ownership of the Gold Security, or (xii) existence of any circumstance which, in the opinion of the Bank, jeopardizes the Bank's interest. The Bank shall be the sole authority to decide regarding occurrence of any of the above instance and I will be bound by the opinion/decision of the Bank. I am aware that only the due date/repayment date (as communicated to me through the sanction letter or such other communication) shall be reckoned for the purpose of guidelines of RBI on Income Recognition, Asset Classification and Provisioning pertaining to Advances, irrespective of whether or not the Bank has granted, at its discretion, grace period (if any) for repayment of the loan and the dues thereunder. I am also aware that the basis for classification of the loan as Special Mention Account ("SMA") categories shall be as follows (subject to the guidelines issued by RBI from time to time):

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue
SMA-0	Upto 30 (Thirty) days
SMA-1	More than 30 (Thirty) days and upto 60 (Sixty) days
SMA-2	More than 60 (Sixty) days and upto 90 (Ninety) days

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The basis for classification of the loan as Non-Performing Asset ("NPA") shall be as follows (subject to the guidelines issued by RBI from time to time): Interest and/or instalment of principal remains overdue for a period of more than 90 (Ninety) days. [Flagging of the loan account as overdue shall be done by the Bank as part of its day-end process for the due date/repayment date (as mentioned in the sanction letter or such other communication issued by the Bank), irrespective of the time of running such processes by the Bank. Classification of the loan account as SMA as well as NPA shall be done as part of day-end process for the relevant date. SMA or NPA classification date shall be the calendar date for which the day end process is run.]

**18)** Upon the occurrence of an Event of Default, without prejudice to any other rights that the Bank may have under the Applicable Law (viz., any statute, law, regulation, ordinance, rule, judgement, order, decree, ruling, bye-law, approval of any competent authority, directive, guideline, policy, requirement or other governmental restriction or any similar form of decision or determination by, or any interpretation or administration having the force of law of any of the foregoing by any competent authority having jurisdiction over the matter in question, whether in effect as of this date or at any time hereafter) or otherwise, the Bank may, by issuing 7 (Seven) days' notice in writing to me declare that the principal amount of the loan and all accrued interest and charges has become payable forthwith. The Bank shall also be entitled to sell by private treaty or public auction (including auction in open market) or otherwise the Gold Security after giving to me a notice of 7 (Seven) Business Days or such other period as deemed fit by the Bank, which I accept and agree as reasonable period for the purpose of Section 176 of the Contract Act, 1872. The sale/auction may be conducted by the Bank as per the guidelines of the Bank. In the event that the proceeds so realized are insufficient to meet the amounts of outstandings under the loan, the Bank may take such actions against me and/or my assets to realize the balance amount. The Bank shall not be obligated to first exhaust the remedy of selling the Gold Security before initiating any other legal actions and may initiate such legal actions, whether prior to, simultaneously or subsequent to other remedies. The remedies may be exercised by the Bank through its representatives, servants, officers, agents, third party/recovery agents and/or such other person as appointed by the Bank by delegating to such representative, servant, officer, agent, third party/recovery agent and/or such other person all or any of its functions rights and powers under the loan documents including the rights and authority to collect and receive on behalf of the Bank from me or my successors all dues and other amounts due from me and to perform and execute all lawful acts, deeds, matters and things connected therewith and incidental thereto including sending notices contacting me/my successors, receiving cash/cheques/drafts/mandates etc. and giving valid and effectual receipts and discharge. For the purposes aforesaid or for any other purposes, at the discretion of the Bank, the Bank shall be entitled to disclose to such third parties all information pertaining to me and the loan. Notwithstanding the above, the Bank (and/or any such third party) may contact any third parties (including my family members) and disclose all necessary or relevant information pertaining to me and the loan. I am aware that I shall have the right to disagree with this right of the Bank at any time, and the Bank shall consider such requests if I serve upon the Bank, requisite request in writing in advance in this regard.

**19)** On completion of tenure and on payment of outstandings in full to the Bank, I will collect the Gold Security from the Bank at my cost and responsibility. I will not hold the Bank liable for any loss suffered by me or anyone claiming under me due to the Gold Security remain lying with the Bank even after closure of the loan. The Bank may hand over the Gold Security after closure of the loan either to me or to my lawful successors in case of my death. I will/my successor(s) shall verify the Gold Security handed over within the premises of the Bank and any concern/question will be brought to the notice of the Bank immediately. The Bank is not under obligation to entertain any concern/question/complaint once I/my successor(s) leaves the premises.

**20)** In addition to any general lien and right of set off or similar rights available to the Bank under applicable law or otherwise, the Bank may at any time and without notice to me, combine or consolidate all or any of my deposit accounts, and set-off or transfer any sum or sums towards satisfaction of any of my liabilities to the Bank under the loan or otherwise, actual or contingent, primary or collateral and joint or several. The Bank may also exercise lien on any Gold Security in respect of the outstandings or dues in relation to any other accounts held by me with the Bank.

**21)** The Bank is hereby authorized to exchange, share, disclose or part with, any or all of the information and data pertaining to me or my 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 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 will not hold the Bank or its agents/representatives/employees liable for using/sharing such information. I give specific consent to the Bank for disclosing/submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code') read with the relevant Regulations/Rules framed under the Code, as amended and in force from time to time and as specified thereunder from time to time, in respect of the credit/financial facilities availed by me from the Bank, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by RBI to banks from time to time and I hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank as and when requested by the concerned 'IU'.

**22)** I will pay non-refundable processing fees at the time of disbursement of the loan by the Bank, even if the I choose not to avail the loan. I will also pay to the Bank applicable documentation charges, stamp duty, cheque/ACH/SI return charges, late payment charges, penal interest and all such charges mentioned in the sanction letter. I authorize the Bank to debit any of my account(s) for mitigating any shortfall in margin/loan to value ratio caused due to downfall in the value of the Gold Security.

**23)** I am aware that I will not be entitled to transfer/assign my rights and/or obligations under the loan documents to anyone. However, the Bank may transfer/assign its rights and/or obligations in relation to the outstandings under the loan or any portion thereof, at its discretion, without notice to me, to any entity, without prejudice to the Bank's rights to transfer/assign its rights and/or obligations, at its discretion, without notice to me, any portion or whole of the outstandings under the Loan ("Participation") to one or more scheduled commercial banks ("Participating Bank/s") under the provisions of the Uniform Code Governing Inter Bank Participations, 1988, or its amendments (copy of which can be had from the Bank against requisition), which I have read and understood. The Participation shall not affect the rights and obligations, inter se, me and the Bank in respect of the loan, in any manner whatsoever. I will not claim any privity of contract with any such Participating Banks and I will continue to be bound by the T&C notwithstanding such assignment, and I also agree that the assignee shall acquire an interest in the loan upon the assignment taking effect.

**24)** Notwithstanding anything contained herein or in any other documents or instructions given by me, the amount realised/received/recovered by the Bank towards repayment of the loan may be appropriated: (i) firstly, towards the re-imbursment of the costs/expenses incurred by the Bank; (ii) secondly, towards interest in arrears, whether debited or not; and (iii) lastly, towards the principal amount of the Loan. Notwithstanding the above, any amount received by the Bank may be appropriated towards the amounts due from me in the manner that the Bank deems fit, at its absolute discretion.

**25)** I expressly agree that all disputes arising out of and/or relating to the loan or any other relevant document or as to the rights, duties, liabilities of the parties, shall be subject to the jurisdiction of the court/tribunal of the city/place in which the branch of the Bank where the loan account is maintained and that, accordingly, any legal action, suit or proceedings may be brought in those courts/tribunals of competent jurisdiction. Provided however, that the Bank is authorised to pursue the same in any other court of competent jurisdiction at any other place and I irrevocably submit to and accept the jurisdiction of those courts/tribunals. I agree and accept that all the loan documents and the T&C shall be governed by and construed in accordance with Indian Laws.

**26)** Any notice or request or communication will be made in writing and sent to the Bank's concerned branch. The Bank may send notice/request/communication (if any) to me in any manner that the Bank may deem fit and proper (in its sole and absolute discretion) and the same shall be deemed to have been received by me: (i) if given by post, on the expiration of 2 (Two) days after the same shall have been delivered to the post office, and (ii) if delivered personally, when left at the my address and a certificate by an officer of the Bank who sent such notice or communication that the same was so given or made shall be final, conclusive and binding on me.

**27)** If there occurs any change in the particulars furnished, I undertake to 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 information available in its domain in regard to the loan.

**28)** I agree that: (i) In case of loss or damage to the Gold Security due to theft/fire/natural calamity/force majeure event/an act of God/Govt. imposed restrictions/unforeseen circumstances beyond control of the Bank, then the liability of the Bank shall be limited, confined to the payment of proportionate amount of insurance claim received from the insurer, (ii) The Bank on its part is not obligated to provide to me any statements of the loan account during the course of the loan unless specifically requested by me.

**29)** The Bank is authorized to: (i) retain the photograph and documents submitted by me along with the application without returning to me even if the loan application is rejected or the loan applied for (if granted) is closed, and (ii) use my 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.

**30)** Each and single information specified hereinabove (including the mobile number and the e-mail address furnished above) relates to me and the same is true, correct and complete in all aspects and that I have not withheld any information. I shall, on the Bank's request, submit such further documents, information, matters and things as the Bank may consider necessary. I 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 part or my 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.

## DND/NDNC Consent:

I authorise the Bank to de-register my contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my contact number. I am also aware that I have the right and option to re-register for DND/NDNC any time at my discretion, after the Bank deactivating/de-registering the DND/NDNC status.

### Consent for Credit Bureau Check:

I authorize the Bank to use my credentials already available in the Bank's domain or those may be provided by me for credit bureau enquiries. The Bank has informed me that, subject to me maintaining healthy financial discipline and subject to me satisfying the eligibility norms of the Bank, the Bank may be able to explore possibilities of granting to me at the pure discretion of the Bank other loan products of the Bank, if I give consent to the Bank to access the database of Credit Information Companies or such other repositories. I hereby expressly give consent to the Bank to access the database of Credit Information Companies or such other repositories, during subsistence of the loan presently applied for as also for a period of 60 (Sixty) days from the date of closure of my existing loan, for obtaining my credit information, and I shall not at any time raise any objection or dispute or claim against the Bank or its officials if it accesses the database of Credit Information Companies or such other repositories for obtaining my credit information within the above mentioned period.

### Consent for Gold Verification/Testing:

I am aware and acknowledge that, in the process of assessing my eligibility for the loan being applied for, the Bank shall, inter alia, test/verify the gold ornaments being submitted by me for ascertaining its purity and quality. I expressly give consent to the Bank to test/verify purity and quality of the gold ornaments being submitted by me to the Bank separately, by adopting any one or more recognised gold testing/verification methods as deemed fit by the Bank. I also authorise the Bank to open the sealed packet, in which the gold ornaments are being deposited by me, for verification/re-verification or confirmation/re-confirmation of purity and/or quality of the gold ornaments, as also for any audit purpose. I shall not at any time raise any objection or dispute or claim against the Bank or its officials in regard to the testing/verification undertaken by the Bank or in respect of damage/dicolour (if any) occasioned thereby.

### Authority For Usage of Aadhaar:

(For Biometric): I voluntarily give my consent to the Bank to use my Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("UIDAI") for establishing my 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 that my 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 am aware about other modes available for establishing my identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document. I further confirm that the information which is submitted by me through the Aadhaar is true and correct and I will not hold the Bank responsible in case any incorrect information is provided by me.

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

### Central KYC:

I authorize the Bank to upload the details provided herein above on the Central KYC Registry. I also authorise the Bank to download my KYC details from the Central KYC Registry on the basis of the KYC number submitted by me. I 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 hereby declare and state that the below mentioned gold ornaments submitted by me to the Bank as Gold Security is broken/damaged, and I request the Bank to acknowledge the same as Gold Security for the Loan applied for. I 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 am fully aware and agree that there shall be no obligation on the Bank to sanction the loan sought for by me merely for the reason that I have submitted this application and signed this document by accepting the T&C. I will, at all times, be bound by these presents and perform my obligations accordingly. Before availing the loan, I will also accept and agree to further conditions that may be stipulated by the Bank through sanction letter to be issued/further communications to be issued.

I am fully aware and acknowledge that I am not under obligation to accept/acknowledge/agree to/sign this document unless I read, understand and convince about the T&C and I am fully agreeable with the clauses.

### Vernacular Declaration by the Applicant/Borrower:

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

Signature-

### Tamil :

"இந்தக் கடனுக்குப் பொருந்தக்கூடிய விதிமுறைகள் மற்றும் நிபந்தனைகளை நான்/நாங்கள் படித்துவிட்டேன்/படித்துவிட்டோம் மற்றும்/அல்லது திரு/திருமதி \_\_\_\_\_ தந்தை/கணவர் பெயர் \_\_\_\_\_ அவர்கள் மூலம் எனக்கு/எங்களுக்கு தமிழ் மொழியில் வாசிக்கப்பட்டது என்பதை நான்/நாங்கள் உறுதி செய்கிறேன்/செய்கிறோம். நான்/நாங்கள் இங்கு விவரிக்கப்பட்ட உள்ளடக்கங்களை ஏற்றுக்கொண்டு ஒப்புக்கொள்கிறேன்/ஒப்புக்கொள்கிறோம். மேலும் இதில் சம்மந்தப்பட்ட விதிமுறைகள் மற்றும் நிபந்தனைகளை ஏற்கிறேன்/ஏற்கிறோம்."

விண்ணப்பதாரரின் கையொப்பம்-

