

Date CRM lead Number

Basic Details

Branch Name Branch Code

Existing Customer Yes No If yes, Customer ID

Personal Details

Relationship with Applicant

Name

Gender Male Female Third Gender

Father's Name

Mother's Name

Mother's Maiden Name

Spouse's Name

Date of Birth

Citizenship In-Indian Others (ISO 3166 Country Code -----)

Marital Status Single Married Widow Divorcee Separated

Religion Hindu Muslim Sikh Christian Zoroastrian Buddhist Jain Other

Category SC ST OBC General Others Person with Disability

Educational Qualification

Illiterate Matriculate Graduate PG

Others

VID No. Date of Issue

Passport No. Date of Expiry

Driving licence. Date of Expiry

Aadhaar Card Number

Present Address Same as applicant Preferred Address For Communication

House number

Street/Area

City

District

State

Pincode

House type Owned Leased Rented Years of stay

Mobile No

Permanent Address Same as applicant Preferred Address for Communication

House number

Street/Area

Landmark

City

District

State

Pin code

House type Owned Leased Rented

Mobile No

Nature of Employment Self Employed Salaried Wage worker Contract worker Farming

Residential Status Resident Individual Non Resident Indian

Foreign National Person of Indian Origin

Income Per Annum (INR)

I hereby declare that I have voluntarily submitted my Aadhaar card/e-Aadhaar to Ujjivan Small Finance Bank Ltd. ("Bank") and I request and authorise the Bank to use the same as my Identity and/or Address proof.

Applicant Information

Name

Gender Male Female Third Gender

Occupation Type S-Service (Private Sector Government Sector Public Sector) O-Others (Professional Self-Employed Retired Housewife Student) B-Business X-Not Categorized

Applicant Address

House Number

Street/Area

City

District

State

Pincode

Type Of Control

Ownership Other Means Senior Managing Officials Settlor-Equivalent Karta Beneficiary-Equivalent Protector-Equivalent Other-Equivalent Official Beneficiary Director Promoter Authorised Signatory Court Appointed

Date of Birth

PAN Available Yes No If yes, PAN Number

If No, Form 60 (If annual income is less than or equal to 2.5laks/Agricultural Income) and Form 49A (If Non agriculture income is greater than 2.5laks) *If any of the above mentioned document is not already submitted to the Bank, the same should be submitted within 6 months of account opening, else the account will be frozen.

Relationship Officer Emp. ID UJJ Signature

Cluster/Program Manager Emp. ID UJJ Signature

Credit Officer Emp. ID UJJ Signature

DECLARATIONS

- 1) I/We offer myself/ourselves as the Co-Applicant for the loan/credit facility to be availed by the herein mentioned Loan Applicant. I/We shall jointly and severally secure the loan/credit facility to be availed by the Loan Applicant and repay the loan/credit facility in conformity with the terms and conditions to be stipulated by USFB. I/We understand and agree that the sanction of loan/credit facility is at the sole discretion of Ujjivan Small Finance Bank Ltd. (hereinafter "USFB"). I/we shall have no right to insist USFB to sanction any loan/credit facility.
- 2) I/We have received, read and understood the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code governing opening and operations in the account with USFB, including, but not limited to, the services, Internet Banking, Phone Banking, ATMs and Debit Cards.
- 3) I/We hereby agree to be bound by the terms and conditions, and charges and fees governing the account as also with the changes or amendments brought therein by USFB from time to time. I/We shall also abide by those terms and conditions which USFB may stipulate in the Sanction Letter and in the loan documents to be executed by me/us in favour of USFB. I/We agree and acknowledge that USFB shall have the right to change, modify or amend the terms and conditions, charges and fees from time to time at its sole discretion. Any such change, modification or amendment made available by USFB in its official website (www.ujjivansfb.in) shall be sufficient notice to me/us as regards such change, modification or amendment, and I/we shall be bound by such change, modification or amendment and hereby waive the requirement of any personal notice.
- 4) I/We shall ensure that the loan/credit facility is utilised for the purpose for which it is sanctioned and shall not be used for investments in shares, debentures, to make any advances by way of inter-corporate loans/deposits to the companies (including subsidiary/associate companies or for any speculative or illegal purpose. I/We shall also ensure submission of requisite proof in support of end use, as and when demanded by USFB.
- 5) I/We shall not allow or cause to be allowed to subordinate the loan/credit facility to be granted by USFB with any other borrowings. I/We shall at all times secure the loan/credit facility to be sanctioned by USFB with such securities stipulated by USFB.
- 6) I/We confirm that I/we am/are resident of India.
- 7) None among us is a defaulter of statutory dues. None of us is served with any notice for breach or infringement of any law. No civil or criminal proceedings (including but not limited to insolvency proceedings) is/are concluded or initiated or pending or threatened against any of us or our assets including in relation to the property being offered as security for the loan/credit facility. None of us, our Key Managerial Persons, Directors, Partners, Trustees, Office Bearers or Proprietor is a defaulter/willful defaulter or facing any proceedings for declaring as defaulter/willful defaulter.
- 8) I/We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India (hereinafter "RBI"), the Common Reporting Standard (hereinafter "CRS") and any other governmental or regulatory authority, in force from time to time. I/We have declared my/our status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 (hereinafter "the Act") as notified by the Central Board of Direct Taxes (hereinafter "CBDT").
- 9) I/We authorize USFB/its Group Companies or its/their agents to make references and enquiries as may be deemed necessary in their discretion with regard to the information furnished to this application. I/We hereby also give the rights to USFB to disclose and or share all my/our information and the information pertaining to my/our accounts/applications (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2000 and its relevant rules and/or any other statute) to any statutory or government or quasi-government body or association, credit bureaus, any holding or subsidiary or affiliate or associate concern of USFB, and/or to third parties engaged by USFB.
- 10) I/We hereby authorize USFB to use the details provided by me/us as above for credit bureau enquiries with any Credit Information Company and I/we acknowledge that USFB shall have the right and authority to carry out investigation from the information available in public domain for confirming the information provided by me/us to USFB. I/We also authorise USFB to cover the loan/credit facility under Credit Guarantee Fund Trust for Micro and Small Enterprises ("CGTMSE") if the loan/credit facility is eligible therefor.
- 11) If there is any change in my/our contact particulars, including change in address/communication particulars or any change in the structure of our entity (including but not limited to induction/removal/retirement/resignation of any Trustee/Partner/Director/Member), I/we undertake to intimate USFB in writing about such changes within 2 weeks of such change along with supporting proof.
- 12) I/We shall submit to USFB the financial information pertaining to me/us at such periodical intervals as per the stipulation of USFB.
- 13) I/We agree and acknowledge that USFB shall not be liable or responsible for failure to discharge any of its obligations contained herein or elsewhere including, but not limited to, completing any transactions due to any cause arising out of or related to any force majeure event or for any reasons beyond the reasonable control of USFB.
- 14) I/We understand that as per the extant guidelines of RBI, opening of Current Account requires declaration of existing credit facilities with any of USFB's branches or any other bank. I/We declare that I/we have not availed any credit facility from any bank other than that are mentioned in this Application Form. If I/we avail any further credit facility from or open Current Account with any bank, I/we shall intimate the same to USFB. If I/we open any Current Account with USFB I/we shall obtain requisite No Objection Certificate from my/our existing lenders and hand over the same to USFB before opening such Current Account. If I/we open Current Account with any other bank we shall do so only after obtaining requisite No Objection Certificate from USFB.
- 15) I/We wish to be informed about the various features/products and promotional offers made by USFB from time to time. I/We hereby authorise USFB to use my/our contact number/e-mail Id mentioned above, in connection with transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by USFB or its Agents.
 Please do not call/contact me/us for various features/products and promotional offers made by USFB from time to time.
- 16) I/We agree that USFB shall have the right to retain or to destroy at its pure discretion, the documents/information (including post dated cheques, if any) submitted by me/us in connection with the loan/credit facility.
- 17) Except to the extent disclosed to USFB: no director or a relative/near relation (as specified by RBI) of a director of a banking company (including USFB) or a relative near relation (as specified by RBI) is: the applicant(s), or a partner, a trustee, member, director, manager, employee, of our concern, or of our subsidiary or of our holding company or guarantor on my behalf or holds a substantial interest in our concern or my/our subsidiary or holding company.
- 18) I/We hereby declare that each and every information furnished by me/us hereinabove pertain to me/us and the same are true, correct and accurate to the best of my/our knowledge. The signatory/ies to this document is/are competent and have proper authority to submit the particulars contained herein as also to make this Declarations. The document(s) submitted to USFB in support of my/our authority is/are valid and subsisting and the same is/are not revoked. The mobile number and the e-mail address furnished above are in my/our exclusive control and I/we shall intimate USFB in writing about any change in such mobile number or e-mail address. I/we shall submit to USFB additional documents/information/particulars at our own cost, if sought by USFB. I/We shall indemnify and keep indemnified USFB and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us.

AUTHORISATION FOR USAGE OF AADHAAR

I/We state that USFB has not insisted me to submit to it my/our Aadhaar particulars. If the loan/credit facility is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, I/we shall submit to USFB/UIDAI my/our Aadhaar particulars in the permissible form and also execute requisite further mandate in favour of USFB/UIDAI.

CENTRAL KYC

I/We hereby expressly consent to USFB to upload/share with Central KYC Registry my/our KYC data provided hereinabove. I/We also hereby consent to receive information from Central KYC Registry through SMS/e-mail on the said mobile number/e-mail Id.

Signature

| D | D | | M | M | | Y | Y |