

Declaration by borrower/co-borrower

1. Each one of us stands as witness for the others having been sanctioned/having availed loan in their respective names as per this Loan Application Form. Each one of us shall be liable to repay to Ujjivan Small Finance Bank Ltd. (hereinafter "USFB") their respective loan, along with principal, interest and other charges, and such repayments shall be made regularly. Each one of us shall endeavour to take best effort to ensure repayment of the loans along with applicable interest and charges. In the event of any default, USFB shall have every right to recall the entire outstanding along with applicable rate of interest and other charges.
2. Except to the extent disclosed to USFB in writing none among us is a Director or relative of a Director or Senior Official of USFB or any other bank, and no Director or Employee of USFB or any other bank or their relative have any substantial interest in the activities carried out by anyone of us.
3. USFB is hereby authorised to: (a) transfer the sanctioned loan amount to our respective bank accounts as per the details provided by each one of us, after deducting the processing fees and insurance premium as applicable. If any of us seeks cancellation of the loan, we shall refund to USFB forthwith the loan amount so transferred; (b) use our respective contact numbers provided to USFB for transactional/promotional/service calls/messages; and (c) use the details provided by each of us in the electronic customer profile form for credit bureau enquiries.
4. We are aware that after closure of our respective existing loans, subject to our healthy financial discipline, USFB may consider granting repeat loan to any one of us at the pure discretion of USFB and in this connection USFB needs to access the database of Credit Information Companies or such other repositories. Accordingly, each one of us hereby expressly gives our respective consent to USFB to access the database of Credit Information Companies or such other repositories, for a period of 2 (Two) months from the date of closure of our respective existing loan, for obtaining our respective credit information. None of us shall at any time raise any objection or dispute or claim against USFB or its officials if it accesses the database of Credit Information Companies or such other repositories for obtaining credit information within the above mentioned period.
5. Each one of us hereby expressly authorises that USFB may, without notice to any one of us, disclose and/or share all the data/information related to any one of us (including personal sensitive data or information that requires a consent under the applicable laws), and/or the loan availed, and/or the defaults (if any) with its subsidiaries/affiliates, third parties engaged by USFB, regulatory and statutory authorities, any other person to (or through) whom USFB assigns or transfers or novates all or any of its rights under the loan, as and when necessary.
6. Each one of us requests USFB to communicate with us through our registered phone number, our eligibility for any repeat loans and to negotiate the terms and conditions and also to record the consent for the loan agreements for the same. Each one of us is aware and acknowledges that there are risks involved in telephonic communication including the risk that such communication may be intercepted by any person and the same may not be received by the intended recipient. Each one of us agrees that USFB shall not be liable for any loss or damage arising from any such error or delay in any such communication by USFB or its agents, including but not limited to any breach of confidentiality or any pecuniary loss. This authorization will be valid up to 6 (Six) months after the date of closure of our existing loan.
7. Each one of us solemnly state, declare and undertake that: (a) We have been informed that USFB administers life insurance products through select insurance companies, however it will, under no circumstance, insist anyone of us to avail such insurance coverage. If any one of us wishes to obtain life insurance cover for insuring her/his/spouse's life the same might be done on voluntary basis. At our instance, all of us have been explained/read over the insurance product features, benefits and risk factors, structure of charges, terms and conditions of the insurance products etc. related to the life insurance products administered by USFB, and each one of us has understood the same. We are fully aware that all matters related to insurance policy (including the insurance premium, eligibility norms, insurance underwriting, issuance of insurance policy, settlement of insurance claims etc.) are subject to terms and conditions of the concerned insurance company. We may pay the applicable premium amount either by depositing with USFB or by authorizing USFB to deduct from and out of the proceeds of the loan, for onward payment to the concerned insurer(s), and we shall get proper receipts therefor; (b) If the loan is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, we shall submit to USFB/UIDAI our respective Aadhaar particulars in the permissible form and also execute requisite further mandate in favour of USFB/UIDAI; (c) all the information, including those related to household income, expenditure, land holding, cost of plant and machinery or equipment, loan purpose, loan utilization and all other information given in the Loan Application Form and Electronic Customer Profile Form are true and correct, and the loan shall be utilised only for the purpose for which it is sanctioned.
8. Each one among us acknowledges that, we have been informed about our right, not to agree to any one of the above mentioned clauses, if we have objections therefor, and affixture of our respective signatures hereunder shall be treated as our agreement to the herein mentioned clauses.
9. We are aware and acknowledge that, we are free to pre-close the loan at any time after disbursement of the loan and USFB shall not levy any penalty/charges in this regard.
10. We request the loans in the names of each individual for sanction.
11. Each one of us expressly consents to USFB for de-registering our respective contact numbers in the 'Do Not Call Registries' (DNCs) and also to deactivate/de-register DND status of our respective contact numbers. Each one of us is aware that post de-registration of DND/NDNC, we may receive calls from USFB to verify the correctness of the request. We are also aware that each one of us has the right and option to re-register for DND/NDNC any time at our discretion, after USFB deactivating/de-registering the DND/NDNC status.
- 12. Aadhaar Consent:** I hereby declare that I have voluntarily submitted my Aadhaar card/e-Aadhaar to USFB and request and authorise USFB to use the same as my Identity and/or Address proof. I further authorise USFB to use my Aadhaar number for accessing my credit rating/history from Credit Information Companies (CICs) and I also permit USFB to disclose my Aadhaar number to CICs for facilitating the same.
13. Each one of us solemnly state, declare and undertake that the contents of the Loan Application Form, Electronic Customer Profile Form and this Undertaking/Declaration have been read over to each of us in the language known to us and we understand, accept and acknowledge the contents of the same. The whole loan transactions referred to herein are with our express consent, permission and are fully within our knowledge.
- हम में से प्रत्येक पूरी तरह से कहता, घोषणा करता और वचन देता है कि ऋण आवेदन पत्र की सामग्री, इलेक्ट्रॉनिक ग्राहक प्रोफाइल फॉर्म और इस वचन / घोषणा को हम में से प्रत्येक को हमारी ज्ञात भाषा में पढ़कर बताया गया और हम उस सामग्री को समझते हैं, स्वीकार करते हैं और स्वीकृत करते हैं. यहां उल्लिखित संपूर्ण ऋण लेनदेन हमारी सहमति, अनुमति और पूरी तरह से हमारे ज्ञान के भीतर हैं

Declaration by Co-Applicant

We, the husband/son/relative of the respective Applicants named below, set our respective hands hereto to confirm that we have read and understood the terms and conditions of the loan being availed by the respective Applicants, in their respective names.

	Group Member 1	Group Member 2	Group Member 3	Group Member 4	Group Member 5
Name:					
Signature					
Co-Applicant Name					
Co-Applicant Signature					
	Group Member 6	Group Member 7	Group Member 8	Group Member 9	Group Member 10
Name:					
Signature					
Co-Applicant Name					
Co-Applicant Signature					

	Name	Signature	Date
Customer Relationship Officer			
Customer Relationship Manager			
GRT Person / House Visit Person			