

# Loan Application Form

Please fill information in capital letters and in black ballpoint pen only  
(Note:- All field in "\*" are mandatory)

## Requested Loan Details

Product Name  Home Loan Ready Purchase  Home Top-up Loan  
 Home Self Construction Loan  Home Equity Loan  
 Home Improvement Loan  Composite Loan  
 Home Under Construction Purchase  Staff Loan  
 Commercial Purchase

Category  Semi-Formal  Informal

Loan Purpose \_\_\_\_\_

Loan Amount Applied for (In Rs.)

Tenure (In Months)    Preferred EMI (In Rs.)

Date

Customer ID

Branch Name

Branch Code

Lead Type  Open Market  Existing Customer  Staff

## Applicant's Details

(in block letter)

Applicant Type

### Applicant

Individuals  Non Individuals

Mr.  Ms.  Mrs.  M/s.

Salutation\*

First Name\*

Middle Name

Last Name\*

Mother's Maiden Name (If any)

Father's Name OR  Spouse Name

First Name\*

Last Name\*

Nationality

Religion

Indian  NRI  Other \_\_\_\_\_

Hindu  Muslim  Sikh  Christian

Zoroastrian  Buddhist  Jain  Other \_\_\_\_\_

Category\*

General  OBC  SC\*  ST\*  NT  
 Others        Minority\*

Gender\*

Male  Female  Transgender

Date of Birth/Incorporation\*

Qualification\*

S.S.C  H.S.C  Graduate / Diploma

Incorporation\*

Post Graduate  Others

Marital Status\*

Married  Single  Widowed  Divorced

No. of Dependents

(Including Children)

Nationality

Indian  Non Resident Indian  Person of Indian Origin

Current Residential Address\*

Others

Address line 1\*

Address line 2

Address line 3

Area Name

City/Town/Village\*

District\*

State\*

Pincode\*

Mobile No.\*

Alternate Mobile No. (+91)

Phone No. (with STD Code)

E-mail ID\* (Personal)

\_\_\_\_\_

\_\_\_\_\_

Current Residence

Owned  Family  Rented  Company Leased

Period of Stay

If Rented, Rent P.M.

Permanent Address

Tick if same as Current Address

Address line 1\*

Address line 2

Address line 3

Area Name

City/Town/Village\*

District\*

State\*

Pincode\*

Phone No. (with STD Code)

### Co-Applicant

Individuals  Non Individuals

Mr.  Ms.  Mrs.  M/s.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Father's Name OR  Spouse Name

\_\_\_\_\_

\_\_\_\_\_

Indian  NRI  Other \_\_\_\_\_

Hindu  Muslim  Sikh  Christian

Zoroastrian  Buddhist  Jain  Other \_\_\_\_\_

General  OBC  SC\*  ST\*  NT

Others        Minority\*

Male  Female  Transgender

S.S.C  H.S.C  Graduate / Diploma

Post Graduate  Others

Married  Single  Widowed  Divorced

(Including Children)

Relationship with Applicant

\_\_\_\_\_

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## KYC Document

### Proof of Identity\*

	Applicant
PAN No.*	<input type="text"/>
Aadhaar No.	<input type="text"/>
Passport No.	<input type="text"/>
Driving License No.	<input type="text"/>
Voter ID	<input type="text"/>
NREGA Job Card	<input type="text"/>
Others (Any document notified by the Central Government)	<input type="text"/>
ID No.	<input type="text"/>
Proof of Address*	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar <input type="checkbox"/> Voter ID <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others <input type="text"/>

### Co - Applicant

<input type="text"/>
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<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar <input type="checkbox"/> Voter ID <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others <input type="text"/>

## Occupation Details

Occupation Category*	<input type="checkbox"/> Salaried <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Farmer <input type="checkbox"/> Others <input type="text"/>
Employer / Business Name*	<input type="text"/>
Address line 1*	<input type="text"/>
Address line 2	<input type="text"/>
Address line 3	<input type="text"/>
Area Name	<input type="text"/>
City/Town/Village*	<input type="text"/>
District*	<input type="text"/>
State*	<input type="text"/>
Pincode*	<input type="text"/>
Phone No. (with STD Code)	<input type="text"/> - <input type="text"/>
E-mail ID* (Official)	<input type="text"/>
If Salaried*	<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Public Sector Undertaking <input type="checkbox"/> Educational Inst. <input type="checkbox"/> MNC <input type="checkbox"/> Proprietor / Partnership <input type="checkbox"/> Others Designation <input type="text"/> Current Work Experience <input type="text"/> Y Y M M Total Work Experience <input type="text"/> Y Y M M
If Business*	<input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer <input type="checkbox"/> Wholesaler <input type="checkbox"/> Service Provider <input type="checkbox"/> Others
If Professional*	<input type="checkbox"/> Doctor <input type="checkbox"/> CA/CWA/CS <input type="checkbox"/> Architect <input type="checkbox"/> Lawyer <input type="checkbox"/> Others <input type="text"/> Date of Commencement of Business / Profession <input type="text"/> D D M M Y Y Y Y
Entity Type* (Business / Professional)	<input type="checkbox"/> Proprietary <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF <input type="checkbox"/> Individual

<input type="checkbox"/> Salaried <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Farmer <input type="checkbox"/> Others <input type="text"/>
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<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Public Sector Undertaking <input type="checkbox"/> Educational Inst. <input type="checkbox"/> MNC <input type="checkbox"/> Proprietor / Partnership <input type="checkbox"/> Others Designation <input type="text"/> Current Work Experience <input type="text"/> Y Y M M Total Work Experience <input type="text"/> Y Y M M
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Correspondence Address*	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Office
Registered with GST	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, GSTIN	<input type="text"/>

<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Office
<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="text"/>

## Loan and Property Details.

Land Area (Sq. Mtr.)	<input type="text"/>	Built up Area (Sq. Mtr.)	<input type="text"/>
Ownership	<input type="checkbox"/> Sole <input type="checkbox"/> Joint	Land Type	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
Property Address	<input type="text"/>	Carpet Area	<input type="text"/> Sq.Mtr.
City / Town	<input type="text"/>		
District	<input type="text"/>		
State	<input type="text"/>		
Pincode	<input type="text"/>	Landmark	<input type="text"/>
Agreement Value (₹)	<input type="text"/>	Cost of Plot & Construction (₹)	<input type="text"/>

**Bank Account Details**

	Applicant	Co - Applicant
Bank Name	<input type="text"/>	<input type="text"/>
A/C Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Over Draft	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Over Draft
A/C No.	<input type="text"/>	<input type="text"/>
*Has/Have applicant(s) given Guarantee to any loan with USFB	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Loan Repayment Mode	<input type="checkbox"/> NACH/SI <input type="checkbox"/> Post Dated Cheque <input type="checkbox"/> Cash	

**Family Information & Household Income Declaration**

Name	Age	Relationship with Applicant	ID Type	ID Number	Education Level	NGP*	Occupation	Income/Contribution	Health (H/U/D)**

**For office use only**

Application Through  Direct Sales Team  Connector  Customer Referral  USFB Staff  Others \_\_\_\_\_

Processing Fee Amount in Rs.  Cash  Cheque  Online  Cheque No. \_\_\_\_\_ Date \_\_\_\_\_

Referrer Name  Referrer ID:

Loan Officer  Employ ID: UJJ  Designation \_\_\_\_\_

Approver from Business  Employ ID: UJJ  Designation \_\_\_\_\_

Approver from Credit  Employ ID: UJJ  Designation \_\_\_\_\_

Loan Officer  Employ ID: UJJ  Designation \_\_\_\_\_

Connector Name  Connector Code

**Acknowledgement of Loan Application**

Ujjivan Small Finance Bank Ltd. (USFB) acknowledge the receipt of loan application form \_\_\_\_\_ (Applicant's Name).  
 We shall convey our decision on this application within 30 days from here off.

Name of Loan Officer \_\_\_\_\_ Signature \_\_\_\_\_ Date

## Declaration

- 1) 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 Ujjivan Small Finance Bank Ltd. (hereinafter "USFB").
- 2) I/We understand and agree that the sanction of loan/credit facility is at the sole discretion of USFB and I/we shall have not right to insist USFB to sanction any loan/credit facility.
- 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.
- 4) If I/we fail to comply with any of the terms and conditions governing the loan/credit facility, at any time after USFB issuing Sanction Letter to me/us, or if USFB is of the opinion that I/we am/are not compliant of any terms and conditions governing the loan/credit facility, USFB may cancel the loan/credit facility at its discretion. If the loan /credit facility is cancelled either at the discretion of USFB or at my/our request, I/we shall pay to USFB such Cancellation Fee or such other charges/expenses as per the guidelines of USFB and till such time I/we pay to USFB such Fee/Charges/Expenses, USFB shall have the right to take appropriate action against me/us for recovery of such amount. "I/We are also aware and acknowledge that, if such cancellation (either at the discretion of USFB or at my/our request) takes place after me/us availing the loan/credit facility and after me/us commencing repayment I/we shall also forfeit towards Cancellation Fee the repayments/payments already made by me/us to USFB upto the date of such cancellation, subject to maximum of 2 (Two) per centum of the then Outstanding Principal in the Loan. I/We are also aware that USFB shall refund to me any amount in excess of the said 2 (Two) per centum of the Outstanding Principal in the Loan, however after adjusting the applicable interest and costs/charges.
- 5) I/We confirm that I/we am/are resident(s) of India.
- 6) (Applicable for Co-Applicant) I/We, the Co-Applicant above named, voluntarily offer myself/ourselves as the Co-Applicant for the loan/credit facility to be availed by the herein mentioned Loan Applicant and 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.
- 7) I/We have not availed any loan/credit facility from any bank for the purpose stated in this Application Form. I/We shall ensure that the loan/credit facility is utilised for the purpose for which it is sanctioned and shall not use the same 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. 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.
- 8) No civil or criminal (including, but not limited to, any insolvency or bankruptcy) proceedings are 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 is served with any notice for breach or infringement of any law.
- 9) 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.
- 10) 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 by 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").
- 11) 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 through 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.
- 12) I/We declare that I/we am/are not a Director of USFB or specified near relation (as defined in the Companies Act 1956/2013) of any of the Directors of USFB.
- 13)  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.
- 14) I/We shall at my/our cost, convince USFB my/our absolute, clear, valid, unencumbered and marketable title to the property offered as security. I/We shall, at such periodical intervals suggested by USFB, submit to USFB additional property documents confirming NIL adverse encumbrances on the said property.
- 15) 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.
- 16) 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. I/we shall submit to USFB additional documents/information/particulars, if sought by USFB. If there is any change in my/our contact particulars, including change in address/communication particulars, I/we undertake to intimate USFB in writing about such changes within 2 weeks of such change along with supporting proof. 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.

### AUTHORITY FOR USAGE OF AADHAAR

I/We solemnly state that USFB has not insisted me to submit to/share with USFB my/our Aadhaar particulars.

- I/We, the holders of the above mentioned Aadhaar number(s) hereby voluntarily submit to USFB my/our Aadhaar particulars. I/We hereby authorise USFB to use my/our Aadhaar details for identity and address proof. If the loan/credit facility is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, I/we shall execute requisite further mandate in favour of USFB.
- I/We do not submit my/our Aadhaar particulars along with this Application. 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 my/our Aadhaar particulars. In such case I/we shall also execute requisite further mandate in favour of USFB.

### 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.

"I/we authorize Ujjivan Small Finance Bank Ltd. to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages."  Yes  No

Applicant's Photo	<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;">Applicant's Name</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">Applicant's Signature</p> <div style="border: 1px dashed black; height: 40px; width: 100%;"></div> <p style="text-align: center;">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"/></p> </div>	Co-Applicant's Photo	<div style="border: 1px solid black; padding: 5px;"> <p style="text-align: center;">Co-Applicant's Name</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">Co-Applicant's Signature</p> <div style="border: 1px dashed black; height: 40px; width: 100%;"></div> <p style="text-align: center;">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"/></p> </div>
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Guarantor       Co-Applicant

Name of Loan Applicant

**Personal Details (Individual)**

Relationship with Applicant \_\_\_\_\_

Name

Gender  Male  Female  Transgender

Father's Name

Mother's Name

Mother's Maiden Name

Spouse Name

Date of Birth

Marital Status  Single  Married  Widow  Divorced  Separated

Nationality  Indian  NRI  Other \_\_\_\_\_

Religion  Hindu  Muslim  Sikh  Christian  Zoroastrian  Buddhist  Jain  Other \_\_\_\_\_

Category  SC  ST  OBC  General  Other  Person with Disability

Highest Academic Qualification

PAN Number

UID No. \_\_\_\_\_ Date of Issue

VID No. \_\_\_\_\_ Date of Issue

Passport No. \_\_\_\_\_ Date of Expiry

Driving Licence \_\_\_\_\_ Date of Expiry

Present Address  Same as applicant

House No.

Street/Area

City

District

State

Pin code

House Type  Owned  Leased  Rented      Years of saty

Mobile No.

Permanent Address  Same as applicant  Preferred Address for Communication

House No.

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

**Occupation Details**

**Co-Applicant / Guarantor**

Occupation Category\*  Salaried  Business  Professional  Retired  Farmer  Others

Employer / Business Name\*

Address line 1\*

Address line 2

Address line 3

Area Name

City/Town/Village\*

District\*

State\*

Pincode\*

Phone No. (with STD Code)  -

Extension No.

E-mail ID\* (Official)

If Salaried\*  Central / State Govt.  Pvt. Ltd.  Public Ltd.  Public Sector Undertaking  Educational Inst.  MNC  Proprietor / Partnership  Others

Designation

Current Work Experience

Total Work Experience

If Business\*  Trader  Manufacturer  Wholesaler  Service Provider  Others

If Professional\*  Doctor  CA/CWA/CS  Architect  Lawyer  Others

Date of Commencement of Business / Profession

Entity Type\* (Business / Professional)  Proprietary  Partnership  LLP  Pvt. Ltd.  Public Ltd.  Trust  Society  HUF  Individual

Correspondence Address*	<input type="checkbox"/> Current	<input type="checkbox"/> Permanent	<input type="checkbox"/> Office	<input type="checkbox"/> Current	<input type="checkbox"/> Permanent	<input type="checkbox"/> Office
Registered with GST	<input type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/> Yes	<input type="checkbox"/> No	
If yes, GSTIN	<input type="text"/>			<input type="text"/>		

**Bank Account Details.**

**Co-Applicant / Guarantor**

Bank Name

Account Type  Savings  Current  Over Draft

Account No.

IFSC Code

**Declaration**

- 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 Ujjivan Small Finance Bank Ltd. (hereinafter "USFB").
- I/We understand and agree that the sanction of loan/credit facility is at the sole discretion of USFB and I/we shall have no right to insist USFB to sanction any loan/credit facility.
- 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.
- If I/we fail to comply with any of the terms and conditions governing the loan/credit facility, at any time after USFB issuing Sanction Letter to me/us, or if USFB is of the opinion that I/we am/are not compliant of any terms and conditions governing the loan/credit facility, USFB may cancel the loan/credit facility at its discretion. If the loan /credit facility is cancelled either at the discretion of USFB or at my/our request, I/we shall pay to USFB such Cancellation Fee or such other charges/expenses as per the guidelines of USFB and till such time I/we pay to USFB such Fee/Charges/Expenses, USFB shall have the right to take appropriate action against me/us for recovery of such amount. "I/We are also aware and acknowledge that, if such cancellation (either at the discretion of USFB or at my/our request) takes place after me/us availing the loan/credit facility and after me/us commencing repayment I/we shall also forfeit towards Cancellation Fee the repayments/payments already made by me/us to USFB upto the date of such cancellation, subject to maximum of 2 (Two) per centum of the then Outstanding Principal in the Loan. I/We are also aware that USFB shall refund to me any amount in excess of the said 2 (Two) per centum of the Outstanding Principal in the Loan, however after adjusting the applicable interest and costs/charges.
- I/We confirm that I/we am/are resident(s) of India.
- (Applicable for Co-Applicant) I/We, the Co-Applicant above named, voluntarily offer myself/ourselves as the Co-Applicant for the loan/credit facility to be availed by the herein mentioned Loan Applicant and 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 have not availed any loan/credit facility from any bank for the purpose stated in this Application Form. I/We shall ensure that the loan/credit facility is utilised for the purpose for which it is sanctioned and shall not use the same 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. 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.
- No civil or criminal (including, but not limited to, any insolvency or bankruptcy) proceedings are 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 is served with any notice for breach or infringement of any law.
- 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 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 by 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").
- 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 through 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.
- I/We declare that I/we am/are not a Director of USFB or specified near relation (as defined in the Companies Act 1956/2013) of any of the Directors of USFB.
- 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.
- I/We shall at my/our cost, convince USFB my/our absolute, clear, valid, unencumbered and marketable title to the property offered as security. I/We shall, at such periodical intervals suggested by USFB, submit to USFB additional property documents confirming NIL adverse encumbrances on the said property.
- 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.
- 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. I/we shall submit to USFB additional documents/information/particulars, if sought by USFB. If there is any change in my/our contact particulars, including change in address/communication particulars, I/we undertake to intimate USFB in writing about such changes within 2 weeks of such change along with supporting proof. 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.

**AUTHORITY FOR USAGE OF AADHAAR**

I/We solemnly state that USFB has not insisted me to submit to/share with USFB my/our Aadhaar particulars.

- I/We, the holders of the above mentioned Aadhaar number(s) hereby voluntarily submit to USFB my/our Aadhaar particulars. I/We hereby authorise USFB to use my/our Aadhaar details for identity and address proof. If the loan/credit facility is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, I/we shall execute requisite further mandate in favour of USFB.
- I/We do not submit my/our Aadhaar particulars along with this Application. 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 my/our Aadhaar particulars. In such case I/we shall also execute requisite further mandate in favour of USFB.

**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.

"I/We authorize Ujjivan Small Finance Bank Ltd. to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages."  Yes  No

Co-Applicant's Photo

(Paste photo here and sign across such that your signature is on the photo as well as on the form)

Name

Date

Signature

Loan Officer	<input type="text"/>	Emp. ID UJJ	<input type="text"/>	Signature	<input type="text"/>
Cluster/Program Manager	<input type="text"/>	Emp. ID UJJ	<input type="text"/>	Signature	<input type="text"/>
Credit Officer	<input type="text"/>	Emp. ID UJJ	<input type="text"/>	Signature	<input type="text"/>

Note: This form is an addendum to the Home Loan Application form.

# Loan Applicant Form - Annexure

Please fill information in capital letters and in black ballpoint pen only

**Loan Purpose**

- Home Loan Ready Purchase
- Home Self Construction Loan
- Home Improvement Loan
- Home Under Construction Purchase
- Home Top-up Loan
- Home Equity Loan
- Composite Loan
- Staff Loan
- Commercial Purchase

**Loan Amount Requirement:**

Cost of Estimate (For Home Improvement, Under-Const., Self-Const.)

Cost of Home Purchase

**Details of the Property offered as Security**

Complete Address of the Property	Property Type	Flat <input type="checkbox"/>	Individual House <input type="checkbox"/>	Vacant Site <input type="checkbox"/>	Plot <input type="checkbox"/>
	House No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
	Street / Area Name	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
	Landmark	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
	City / District	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
	State	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
	PIN Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			

Approximate value of the property (Rs.)

**Is the Property Mortgaged / Held as Security at Present**

No  Yes (Pls Specify )

**Property Type**

Residential  Mixed (Residential and Commercial)

Commercial  Others (Pls Specify )

**Any litigation and Disputes on the Property**

No  Yes (Pls Specify )

Name of the Property Owner

Relationship of the Property Owner with the major income earning member

Will the property be offered as security to Ujjivan Yes  No

**List of document submitted in support of ownership of the property**

- 1
- 2
- 3
- 4
- 5

**Applicant's Signature**

Name of the main applicant

Signature\_\_\_\_\_

Name of property owner (if different from main Applicant)

Signature\_\_\_\_\_

Date

Kept Intentionally Blank



## DECLARATION FOR SIGNING IN VERNACULAR LANGUAGE

I, \_\_\_\_\_ Son/Daughter of \_\_\_\_\_  
residing at \_\_\_\_\_ do hereby state and declare on solemn affirmation as under:  
I have read out and explained the contents of the loan application and all other documents incidental to availing the loan  
from Ujjivan Small Finance Bank L td. to M r./Mrs \_\_\_\_\_ Mr./Mrs.  
\_\_\_\_\_ and Mr./Mrs. \_\_\_\_\_ in the language known to him/her/there and  
he/she/they have understood the same and agreed to abide by all the terms and conditions of the loan and the clause  
of the same

He/she/they have affixed his/her/there signature/ thumb impression here in below pursuant to the same.

I declare that whatever I have stated herein above is true and correct to the best of my knowledge and belief the same.

Solemnly affirmed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_

### Witness

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

For Ujjivan Small Finance Bank Ltd.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Emp. ID: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Borrower (Sig)

Co-Borrower (Sig)

Co-Borrower (Sig)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Borrower Name

Co-Borrower Name

Co-Borrower Name

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# PROPERTY VISIT REPORT

Visit Date

Applicant Name:

Co - Applicant Name:

Property Owner Name (as per property document):

Loan Type:

Loan Amt:

Tenor:  Months

Property Address (as per property document):

Property Address (as per visit):

Property Land Mark:

Proximities of Civic Amenities:

Development in the Area:

Property Description:

Remarks:

Opinion:

(Property Visited By)

Employee Name:

Employee ID:UJJ

Signature with Date:

Property photographs along with the customer (one each - out side with street and in side)

# MAP

## Login Cum Customer Screening Sheet

### Basic Details

Branch Name:	Date of Visit:	
Applicant Name:	Contact Number:	
Product Name:	Applied Loan Amount:	

Login Checklist	Guideline for filling the checklist: Y - Yes, N - No. NA - Not Applicable		
Document	Loan Officer	Credit Officer	
HL Application Form			
Application Form Annexure			
2nd Co-Borrower and Guarantor Sheet (If Applicable)			
ID Proof for Applicant and Co-Applicants (2 Copies including 1 for Insurance)			
Residence Proof for Applicant and Guarantor (2 Copies including 1 for Insurance)			
Signature Proof Applicant, Co-Applicant and Guarantors			
Passport Size Color Photos (1 each for Applicant, Co-Applicant and Guarantors)			
Business Address Proof (If applicable)			
Uptaded Passbook or Bank Statement Showing Transactions of the past 06 months. Borrower / Co-Borrowers			
Proof of Income - Business / Salary for Applicant, Co-Applicant and Guarantors			
Photograph of the Borrower with Business Unit in the background			
Photograph of the Borrower with property (to be mortgaged) in the background			
Photocopy of Property Document (Title/Chain/Revenue documents)			
Cost Estimate (for Self-Construction / Home Improvement Loan)			
Guarantor Details if applicable (KYC / Application / Income Documents)			
Product Feature Slip			

### Customer Screening Details

#### Income Details

Name	Relation with Applicant	Income Source	Monthly Net Income	Experience (Years)
		Total Household Income		

#### Existing Loan Details

Lender Name	Loan EMI	Total Loan Amount	Tenor	Outstanding Loan Amount	Tenor

Is there any closed loan? If yes, Loan Amount of closed loans

Is there any late payment in existing or closed loan? If yes mention reason:

#### Loan Purpose Details

Loan Purpose:	Loan Amount Required
Total Estimated / Purchase Cost:	Margin Money
Work Start / Registration date - Planned:	Source of Margin Money

#### Legal / Technical Aspects

Property Owner Name	Boundry Matching? (Yes / No):
Relation with Applicant	Title Chain Availability (Years):
Building Plan Approval (Yes/No)	Road width to the House (Feet)

Other Details

Assets created in last 10 years	
Amount invested in asset creation in last 10 years	
How much EMI can this applicant pay comfortably after factoring all expenses	
Is property owner ready to mortgage property with USFB?	

Reference Checks (to be done by Loan Officer)

	Response from Reference Check
Neighbour Reference Check	
Employment/Business Reference Check	

LO Name:

Credit Visit Report	Date of visit
---------------------	---------------

If the details provided by LO does not match with credit assessment/checks, mention the same as below

Mismatch Details	Reason for mismatch

CO/CM Name	CO/CM ID	CO/CM Signature
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## PRODUCT FEATURE - HOME LOANS

OFFICE COPY

Ujjivan Small Finance Bank Limited  
Home Loan Product Features:

Product Type	Loan Amount (In Rs Lakhs)	Tenure (In Months)	Other Cost & Charges (Non - Refundable)
Home Improvement Loan (Secured)	2,00,000- 25,00,000	36 - 144	Processing Fee, Rs 3350 + GST (Informal) & Rs 3350 + GST (Semi - Formal)  Interest rate and C.L.A.D.U.M (Credit, Legal, Administrative, Documentation, Upkeep of documents and Maintenance) Charges  Life insurance premium as Applicable  Stamp duty as applicable in State / UT  CERSAI Charges Rs.50 ≤ 5 Lakhs (Ex. GST) Rs.100 > 5 Lakhs (Ex. GST)
Home Purchase Loan	2,00,000- 75,00,000	36 - 240	
Home Construction Loan	2,00,000- 75,00,000	36 - 240	
Home Equity Loan (Non - Housing Loan)	3,00,000- 35,00,000	36 - 180	
Composite Loan	2,00,000- 30,00,000	36 - 240	
Commercial Purchase	5,00,000- 30,00,000	36 - 84	

### Acknowledgement

I \_\_\_\_\_ hereby acknowledge that the entire features of the loans described above & the cost and charges associated with the same have been explained to me by USFB official.

Customer's Signature:

Date & Place:

CUSTOMER COPY

Ujjivan Small Finance Bank Limited  
Home Loan Product Features:

Product Type	Loan Amount (In Rs Lakhs)	Tenure (In Months)	Other Cost & Charges (Non - Refundable)
Home Improvement Loan (Secured)	2,00,000- 25,00,000	36 - 144	Processing Fee, Rs 3350 + GST (Informal) & Rs 3350 + GST (Semi - Formal)  Interest rate and C.L.A.D.U.M (Credit, Legal, Administrative, Documentation, Upkeep of documents and Maintenance) Charges  Life insurance premium as Applicable  Stamp duty as applicable in State / UT  CERSAI Charges Rs.50 ≤ 5 Lakhs (Ex. GST) Rs.100 > 5 Lakhs (Ex. GST)
Home Purchase Loan	2,00,000- 75,00,000	36 - 240	
Home Construction Loan	2,00,000- 75,00,000	36 - 240	
Home Equity Loan (Non - Housing Loan)	3,00,000- 35,00,000	36 - 180	
Composite Loan	2,00,000- 30,00,000	36 - 240	
Commercial Purchase	5,00,000- 30,00,000	36 - 84	

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**CLSS - Eligibility Form**

Applicant Name:			
Property Owner Name:			
Relationship between the Applicant and the Property Owner:			
Product:			
Loan Amount:			
Tenure:		ROI:	

**Eligibility Criteria for CLSS**

- How many members are there in the family of the applicant ? (A family consists of Husband, Wife and unmarried children)  
 Ans.
  - Is there any adult female member in the family ?  
 Yes  No
  - The property comes under which area ?  
 Municipal Limits   
 Grampanchayat Limits   
 Any other \_\_\_\_\_ (Mention here)
  - Does the applicant or any member of his/her family (viz., spouse or unmarried children) own a pucca house in any part of India ?  
 Yes  No
  - Family Income of the applicant (per annum) ?  
 Up to Rs. 3,00,000  Rs. 3,00,001 to Rs. 6,00,000   
 Rs. 6,00,001 to 12,00,000  Rs. 12,00,001 to Rs. 18,00,000
  - Whether the Beneficiary Family has availed central assistance under any Housing Scheme from Government of India ?  
 Yes  No
  - Expected Carpet area of the property ?  
 Up to 30 Sq. Mtr (323 Sq. Ft.)  Up to 60 Sq. Mtr (646 Sq. Ft.)   
 Up to 160 Sq. Mtr (1722.23 Sq. Ft.)  Up to 200 Sq. Mtr (2152.78 Sq. Ft.)
  - Copy of Identity proof of all the adult family members have been collected: (Aadhar Card, PAN Card, Voter ID Card, Passport for any other please mention type and number in blank space)
- |            | Proof Type | UID No. |
|------------|------------|---------|
| Member - 1 | _____      | _____   |
| Member - 2 | _____      | _____   |
| Member - 3 | _____      | _____   |
| Member - 4 | _____      | _____   |
- Is the customer eligible for CLSS ? (to be verified by CO)  
 Yes  No

Kept Intentionally Blank

To,  
Ujjivan Small Finance Bank Ltd.,  
\_\_\_\_\_ Branch.

I/We,

1 \_\_\_\_\_, aged \_\_\_\_\_ years, son / wife of \_\_\_\_\_ (“the Borrower” or “the Beneficiary”)  
2 \_\_\_\_\_, aged \_\_\_\_\_ years, son / wife of \_\_\_\_\_  
3 \_\_\_\_\_, aged \_\_\_\_\_ years, son / wife of \_\_\_\_\_ (“the family members”)  
4 \_\_\_\_\_, aged \_\_\_\_\_ years, son / wife of \_\_\_\_\_ (“the Guarantor”) all residing at \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ state, declare undertake and agree as follows:

- 1) We have applied to Ujjivan Small Finance Bank (hereinafter referred to “the Bank” or “the Lender”) seeking Housing Loan under EWS\*/LIG\*/MIG I\*/MIG II\* <\*delete whichever is inapplicable> Scheme of PMAY Credit Linked Subsidy Scheme (“the Scheme”) for new construction\*\*/addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing\*\* <\*\*\*delete whichever is inapplicable> at \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ <insert the complete address of the property>.
- 2) The said property is owned by \_\_\_\_\_ <insert the name of property owner>.
- 3) The particulars of the Beneficiary and family members are given below:

SL. No.	Name of family members	Age	Sex	Relationship with the beneficiary	Aadhaar Number	Source of Income	Annual Income (In Rupees)
				Self			
Total							

- 4) Our Annual Income, stated above, are true and correct and we shall tender requisite documents in support of our Annual Income, if so required by the Bank.
- 5) None of us own any pucca house as defined in the Scheme, in any part of India. The carpet area of the dwelling house being constructed or enhanced is \_\_\_\_\_ sq. mts. We shall create security interest on the said property to secure the Loan to be granted under the Scheme.
- 6) We shall get the construction/enhancement completed within a maximum period of 36 (Thirty Six) months from the date of disbursement of 1st instalment of the Loan.
- 7) We are aware that the Credit Linked Subsidy shall be available for the amount of Loan upto Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ Only) and the portion of loan amount in excess of the said Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ Only) shall not be covered under the Scheme.
- 8) We shall repay the Loan within the tenure stipulated in the Scheme.
- 9) In the event of default in repayment of the Loan or the Loan becoming Non-Performing Asset (NPA), the Bank shall have the right to take measures for recovery of the dues through such measures as considered appropriate, including foreclosure of the property. In all such cases, the amount of the recoveries will be charged to the subsidy amount on a proportionate basis (in proportion to the loan outstanding and subsidy disbursed).
- 10) We have read the Scheme and fully understood the terms and conditions of the Scheme.
- 11) We are aware that the Bank shall be assessing eligibility of the Beneficiary to the Scheme by placing reliance on our above declaration. The Bank can at any time cancel the loan or recall the loan or take any legal measures against any one or all of us, if it is found that any of the above statement/declaration is/are found incorrect/misleading. This shall be in addition to the right of the Bank to take measures for recovery of dues in respect of the loan.
- 12) If, after receipt of any benefits or subsidy from the Government or Agencies, it is found that any one of us has concealed or suppressed anything from the Bank which shall make us ineligible for the benefits under the Scheme or the subsidy, we shall jointly and severally refund/return to the Bank forthwith all such benefits or subsidy. All such amounts, if not refunded/returned by us, shall be debited to the Loan Account and be treated as principal amount under the Loan for all purposes. In such event, the Loan shall be treated for all purposes as if we have not received the benefits or the subsidy and the dues payable by us under the Loan shall be arrived at accordingly. Further, in such event, we shall also compensate the Bank for any additional liability incurred by it in this connection. We also agree that the Bank may, at its discretion, recall the Loan apart from taking appropriate legal measures against any one of us or our respective assets, including criminal action.
- 13) Notwithstanding anything contained hereinabove, since the Bank is liable to refund the subsidy or the benefits received from the Government/Nodal Agency if we are found ineligible at any time for such benefit or subsidy, we hereby affirm and state that the Loan Agreement and the Transaction Documents are to be treated as continuing security for the balance and interest from time to time due and payable by us to the Bank and the said Loan Account is not to be considered to be satisfied or the security is not to be considered exhausted by reason of the Government/Nodal Agency releasing subsidy to the Bank. Our liability under the Loan Agreement and all Transaction Documents, including the mortgage and personal guarantee, shall be valid, enforceable and inure in favour of the Bank for the dues under the Loan as per the statement of accounts maintained by the Bank and such statement of account shall be the conclusive proof and evidence of our liability, irrespective of whether we receive subsidy or not.

This Letter/Undertaking shall be treated as part and parcel of the loan documents executed/to be executed by me/us in favour of the Bank in connection with the loan sanctioned/to be sanctioned under the Scheme.

Place : \_\_\_\_\_  
Date : \_\_\_\_\_ We state that the above statements are true and correct.

Names & Signatures of the Beneficiary,  
his Family Members and the Guarantor

Kept Intentionally Blank

**Pradhan Mantri Awas Yojana (Urban)**  
**Ministry of Housing and Urban Affairs, Government of**  
**India**

**Consent for Authentication**

**I.** I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing my Aadhaar number, Biometric and/ or One-Time Password (OTP) data for Aadhaar based authentication for the purposes of availing benefits of owning a pucca house under Pradhan Mantri Awas Yojana (Urban) [PMAY(U)]. I understand that the Aadhaar number, Biometrics and/ or OTP I provide for authentication shall be used:-

- a. for authenticating my identity and;
- b. for de-duplication within verticals of PMAY(U) and other housing schemes like PMAY(Gramin), Rural Housing Interest Subsidy Scheme (RHISS).

**II.** I understand that PMAY (Urban), Ministry of Housing and Urban Affairs, Government of India shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

**III.** I hereby declare that the information provided hereunder is correct.

Name: \_\_\_\_\_

Masked Aadhaar Number: \_\_\_\_\_

Mobile Number: \_\_\_\_\_

Enclosure: Copy of the Aadhaar Id self-attested.

Signature of applicant \_\_\_\_\_

Date \_\_\_\_\_

-----  
**(To be filled by ULBs/implementing Agencies/PLIs/HFCs)**

Domain Id: \_\_\_\_\_

Registration No. (if any) \_\_\_\_\_