

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

Requested Loan Deta Product Name	n Rea Cons ovem er Co al Puro	truc ient nstri chas	tion I Loar uctio	Loar า n Pเ	n urcha	ase]	□ Ho □ Ho □ Co □ St	ome ompo	Equi osite	ty Lo	an		Bran	ome	ame	D			M	Y	Y	Y	Y								
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Loan Amount Applied for (In Rs	5.)													Lead	Тур	Э	□ (pen	Mark	æt	□E	=xist	ing C	Custo	mei	r L	⊒ Sta	ап				
Tenure (In Months)				Pre	ferre	d EN	/II (In	Rs.)																							
Applicant's Details (in block letter)							Α	ppl	ica	nt												(Co-	Аp	pli	can	t					
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Salutation*		Mr.			Ms	i.		Mr	S.		M/	s.						Mr			Ms			Mr	S.		M	/s.				
First Name*																																
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Name (If any)		Fat	her'	's N	lam	е	OR		Sp	ous	e N	am	е					Fa	ther	's N	lam	е	OR		Sp	ous	e N	lam	е			
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Gender*		Mal	е		Fer	nale	Э		Tra	เทร	geno	der						Ма	le		Fer	nale	9		Tra	anso	gen	der				
Date of Birth/ Incorporation*			M	М	Y	Y	Y	Y									D		M	М	Y	Y	Y	Y								
Qualification*		S.S	.C			H.5	S.C			Gr	adu	ate	/ Di	ploi	ma			S.S	S.C			H.S	S.C			Gr	adı	uate	/ D	iplo	ma	
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Marital Status*	N		rried			Sin	_		Wi	dov	ved		Div	orc	ed			Ма	rrie	b		Sin	gle		W	idov	ved		Di	ivor	ced	
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Pincode*				H	H	H												i			H	H							J L			
Phone No. (with STD Code)						-																-										

KYC Document												
Proof of Identity*		Applicant	Co - Applicant									
PAN No.*												
Aadhaar No.												
Passport No.												
Driving License No.												
Voter ID												
NREGA Job Card												
Others (Any document notified by the Central Government)												
ID No.												
Proof of Address*	Passport	Driving License Aadhaar	Passport Driving License Aadhaar									
	Voter ID	NREGA Job Card	Voter ID NREGA Job Card									
	Others		Others Others									
Occupation Detail	s											
Occupation Category*	Salaried	Business Professional Retired	Salaried Business Professional Retired									
, ,	Farmer	Others	Farmer Others 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)												
E-mail ID* (Official)												
If Salaried*	Central / St	State Govt. Pvt. Ltd. Public Ltd.	Central / State Govt. Pvt. Ltd. Public Ltd.									
ii Galarieu		ctor Undertaking Educational Inst.	Public Sector Undertaking Educational Inst.									
	MNC	Proprietor / Partnership Others	MNC Proprietor / Partnership Others									
	Designation		Designation Control Co									
	Current Work E		Current Work Experience									
	Total Work Exp		Total Work Experience									
If Business*	Trader	Manufacturer Wholesaler	Trader Manufacturer Wholesaler									
II Dusiness	Service Pro		Service Provider Others									
If Professional*	Doctor	CA/CWA/CS Architect Lawyer	Doctor CA/CWA/CS Architect Lawyer									
II I TOTESSIONAL	Others		Others Others									
	Date of Comm	nencement	Date of Commencement									
	of Business / P		of Business / Profession									
Entity Type* (Business / Professional)	Proprietary		Proprietary Partnership LLP Pvt. Ltd.									
(Busiliess / Floiessional)	Public Ltd.	TrustSociety HUF Individual	Public Ltd. Trust Society HUF Individual									
Correspondence	Current	Permanent Office	Current Permanent Office									
Address*	Yes	No Onice	Yes No									
Registered with GST												
If yes, GSTIN			,									
Loan and Property	y Details.											
Land Area (Sq. Mtr.)		Built up	Area (Sq. Mtr.)									
Ownership	Sole	Joint Land Type Freehold	Leasehold Carpet Area Sq.Mtr.									
Property Address												
City / Town												
District												
State												
Pincode		Landmark										
Agreement Value (₹)		Cost of Plot & Constr	ruction (₹)									

	Bank Account Detai	ls								
A/C Type			Applica	ınt				Co - Appl	icant	
A/C No. *Has/Have applicant(s) given Guarantee to any loan with USFB Loan Repayment Mode NACH/SI Post Dated Cheque *Family Information & Household Income Declaration *Name Age Relationship with ID Number Education NQP Occupation Contribution (HHJID)** *Application Through Direct Sales Team Connector Customer Referral USFB Staff Others *Processing Fee Annount in Rs. Cash Cheque Online Cheque No. Date *Referrer Name Designation Designation *Cannot in Rs. Cash Cheque Online Cheque No. Date *Employ ID: UJJ Designation *Approver from Gredit Designation *Approver from Credit Designation *Connector Name Designation *Connector Name Designation *Acknowledgement of Loan Application *Connector Code Designation *Connector Sank Ltd. (USFB) acknowledge the eccept of fean application from *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *Acknowledgement of Loan Application *(Applicant's Name) *(Applicant's Name) *(Applicant's Name) *(Applicant's Name)	Bank Name									
*HashAve applicant(s) given Guarantee to any loan with USFB	A/C Type	Savings	Current	Over Dr	aft	Sav	ings	Current	Over Draft	
Loan Repayment Mode NACH/SI Post Dated Cheque Cash Family Information & Household Income Declaration Name Age Relationship with 1D Mumber Level NGP* Occupation Income/ Health Contribution (HUUD)* Applicant Trype Number State S	A/C No.] L_]
Family Information & Household Income Declaration Name Age Relationship with 17		ven Guara	antee to any loan v	vith USFE	_	Yes	No)		
Name Age Relationship with 1D Type Number Education NGP* Occupation Centribution (H4U/D)** Applicant Type Number Referral USFB Staff Others Processing Fee Amount in Rs. Cash Cheque Online Cheque No. Date Employ ID: UJJ Designation. Approver from Credit Employ ID: UJJ Designation. Connector Name Connector Code Designation. Acknowledgement of Loan Application (Application Name) Acknowledgement of Loan Application (Application NGP* Occupation Income/ Centribution (H4U/D)** Income/ Health Centribution (H4U/D)** NGP* Occupation Income/ Centribution (H4U/D)** Application Through Direct Sales Team Connector Customer Referral USFB Staff Others Processing Fee Amount in Rs. Cash Cheque Online Cheque No. Date Employ ID: UJJ Designation. Employ ID: UJJ Designation. Connector Name Connector Code (ID) Acknowledgement of Loan Application (Applicatif's Name)					Cheque	Cash				
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: Employ ID: UJJ Designation Approver from Business Employ ID: UJJ Designation Approver from Credit Employ ID: UJJ Designation Connector Name Connector Code Connector Connector Code Code Code Code Code Code Code Code	Family Information & Ho	ousehold			ID.	1				1110.
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Processing Fee Amount in Rs. Cash Cheque Online Cheque No. Date Referrer Name Referrer ID: Loan Officer Employ ID: UJJ Designation Approver from Business Approver from Credit Loan Officer Employ ID: UJJ Designation Employ ID: UJJ Designation Connector Name Connector Name Acknowledgement of Loan Application Ujivan Small Finance Bank Ltd. (USFB) acknowledge the receipt of loan application from (Applicant's Name)	Application Through Di	irect Sales	s Team Conne	ector	Customer Re	eferral (JSFB Sta	ff Othe	rs	
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Ujjivan Small Finance Bank Ltd. (USFB) acknowledge the receipt of loan application form (Applicant's Name)	%<									
				_		Application				
					tion form				(Appl	icant's Name)

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 Uiiivan 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 not 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 9) 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 10) 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 11) 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.
- 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/email 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. OPlease 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 14) 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.
- 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.

- O!/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
- OI/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.

CENTRALKYC

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/massages." 🗆 Yes 🔻 🗅 No

Photo	(Paste photo here and sign across such that your signature is on the photo as well as on the form)	ä		Co-Applicant's Name Co-Applicant's Signature
Applicant's Pho	as well as off the form)		as well as on the form)	Date D D M M Y Y Y



Guarantor / Additional Co-Applicant Form Please fill information in capital letters and in black ballpoint pen only

Guarantor	Co-Appli	Carit		Name of Loan Applicant
Personal Details (Ind	lividual)			
Relation	nship with Appli	cant		-
Name				Present Address Same as applicant
	Female Transg	gender		House No.
Father's Name				Street/Area
				City
Mother's Name				District
				State
Mother's Maiden				Pin code
Name				House Type Owned Leased Rented Years of saty
Spouse Name				
				Mobile No.
Date of Birth				Permanent Address Same as applicant Preferred Address for Communication
Marital Status Single	Married Wido	 w □Divorced □	Senarated	House No.
	□NRI □ Other		ooparatoa	
	/ Uslim ☐ Sikh	Christian		Street / Area
Zoroastrian		Jain Other		Landmark
Category □sc □st □c			n Disability	City
Highest Academic Qua				District
PAN Number				State
		Date of Issue		Pin code Pin code
UID No.				House Type Owned Leased Rented
□ VID No.		Date of Issue		Mobile No.
Passport No.		Date of Expiry		Nature of Employment ☐Self Employed ☐ Salaried
☐ Driving Licence		Date of Expiry		Wage Worker ☐ Contract Worker ☐ Farming
Occupation Details				
		Co-Applicant	/ Guarantor	
			- Guarantoi	
Occupation Cotogonit	Calariad		D (
Occupation Category*	Salaried	Business	Professional	Retired
	Salaried Farmer	Business Others	Professional	Retired
Employer / Business Name*			Professional	Retired
Employer / Business Name* Address line 1*			Professional	Retired
Employer / Business Name*			Professional	Retired Output Description Retired Description Retired
Employer / Business Name* Address line 1*			Professional	Retired Output Description Retired Description Descr
Employer / Business Name* Address line 1* Address line 2			Professional	Retired Retired
Employer / Business Name* Address line 1* Address line 2 Address line 3			Professional One of the control of	Retired Retired
Employer / Business Name* Address line 1* Address line 2 Address line 3 Area Name			Professional	Retired Retired
Employer / Business Name* Address line 1* Address line 2 Address line 3 Area Name City/Town/Village*			Professional Professional Profe	Retired Retired
Employer / Business Name* Address line 1* Address line 2 Address line 3 Area Name City/Town/Village* District*			Professional	Retired Retired
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Loan Applicant Form - Annexure

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

Loan Purpose)		
☐ Home Improv	onstruction Loan	☐ Home Top-up Loan☐ Home Equity Loan☐ Composite Loan☐ Staff Loan	□ Commercial Purchase
Loan Amount	Requirement:		
Cost of Estimate Cost of Home P	e (For Home Improvement, Under-	Const., Self-Const.)	
Details of the	Property offered as Security		
	Property Type Flat Inc	dividual House Vacant Si	te Plot
	House No.		
Complete Address of the	Street / Area Name		
Property	Landmark		
	City / District		
	State		
	PIN Code		
Approximate va	lue of the property (Rs.)		
Is the Propert	y Mortgaged / Held as Security	at Present	
No	Yes (Pls Specify)		
Property Type)		
Residential	Mixed (Residential and Co	mmercial)	
Commercial	Others (Pls Specify)		
Any litigation	and Disputes on the Property		
No	Yes (Pls Specify)		
Name of the Pro	operty Owner		
Relationship of	the Property Owner with the major	income earning member	
Will the property	y be offered as security to Ujjivan	Yes No No	
List of docum	ent submitted in support of ov	vnership of the property	
1			
Applicant's S	ignature		
Name of the ma	ain applicant		
Signature			
Name of proper	ty owner (if different from main App	olicant)	
Signature			
Date D D M	MYYY		

DECLARATION FOR SIGNING IN VERNACULAR LANGUAGE

l,	Son/Daughter of		
residing at	do hereby s	tate and declare on sole	emn affirmation as under:
I have read out and explained the conte	ents of the loan application and a	Il other documents incid	dental to availing the loan
from Ujjivan Small Finance Bank L td. td.	M r./Mrs		Mr./Mrs.
and M	r./Mrs	in the language kr	nown to him/her/there and
he/she/they have understood the same of the same	e and agreed to abide by all the	terms and conditions	of the loan and the clause
He/she/they have affixed his/her/there s	signature/ thumb impression here	e in below pursuant to t	he same.
I declare that whatever I have stated he	rein above is true and correct to	the best of my knowled	dge and belief the same.
Solemnly affirmed at	on this	day of	
Witness			
Name:	_	Signature:	
For Ujjivan Small Finance Bank L	.td.		
Name:	_	Date:	
Emp. ID:	_		
Borrower (Sig)	Co-Borrower (Sig)		Co-Borrower (Sig)
Borrower Name	Co-Borrower Name		Co-Borrower Name

PROPERTY VISIT REPORT

	Visit Date DDMMYYYY
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 Name: Employee Name:	nployee ID:UJJ
Signature with Date:	

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

MAP

		Login Cum Custo	omer Screening S	heet			
Basic Details							
Branch Name:			Date of Visit:				
Applicant Name:			Contact Number:				
Product Name:			Applied Loan Amount:				
Login Checklist		Guidelin	e for filling the checklist	:: Y - Yes	, N - No. NA - Not Appl	icable	
		Document			Loan Officer	Credit	Officer
HL Application Form							
Application Form Annexure							
2nd Co-Borrower and Guaran	tor Sheet (If	Applicable)					
ID Proof for Applicant and Co-	Applicants (2 Copies including 1 for Ins	surance)				
Residence Proof for Applicant	and Guarar	ntor (2 Copies including 1 fo	or Insurance)				
Signature Proof Applicant, Co	-Applicant a	nd Guarantors					
Passport Size Color Photos (*	1 each for A	pplicant, Co-Applicant and	Guarantors)				
Business Address Proof (If ap	plicable)						
Uptaded Passbook or Bank State	ment Showin	rowers					
Proof of Income - Business / S	Salary for Ap						
Photograph of the Borrower w	ith Business						
Photograph of the Borrower w	ith property						
Photocopy of Property Docum	ent (Title/Cl						
Cost Estimate (for Self-Consti	ruction / Hor	ne Improvement Loan)					
Guarantor Details if applicable	e (KYC / App	olication / Income Documen	its)				
Product Feature Slip							
Customer Screening Detai	ls						
Income Details						1	
Name		Relation with Applicant	Income Source)	Monthly Net Income	Experie	ence (Years)
			Total Household In	oomo			
Existing Loan Details			Total Household III	COITIE			
Lender Name		Loan EMI	Total Loan Amount	Tenor	Outstanding Loan A	mount	Tenor
Is there any closed loan? If ye	s, Loan Am	ount of closed loans					
Is there any late payment in exreason:	xisting or clo	osed loan? If yes mention					
Loan Purpose Details							
Loan Purpose:			Loan Amount Require	d			
Total Estimated / Purchase Co	ost:		Margin Money				
Work Start / Registration date	- Planned:		Source of Margin Mon	iey			
Legal / Technical Aspects							
Property Owner Name			Boundry Matching? (Y	es / No):			
Relation with Applicant			Title Chain Availability				
Building Plan Approval (Yes/N	lo)		Road width to the Hou)		
	,	I .		. (. 550)	,		

Other Details			
Assets created in last 10 years			
Amount invested in asset creation in last 1	10 years		
How much EMI can this applicant pay con	nfortably after factoring all	expenses	
Is property owner ready to mortgage property			
Reference Checks (to be done by Loa	an Officer)		
		Response from Referer	nce Check
Neighbour Reference Check			
Employment/Business Reference Check			
LONG			
LO Name:			
Cradit Visit Danart		Date of visit	
Credit Visit Report	1 11 12		
If the details provided by LO does not mat Mismatch Detail			
WISTIALCH Deta	IIS	Reas	son for mismatch
CO/CM Name	CO/CN	M ID C	O/CM Signature



OFFICE COPY

PRODUCT FEATURE - HOME LOANS

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)
Home Purchase Loan	2,00,000- 75,00,000	36 - 240	Interest rate and C.L.A.D.U.M (Credit, Legal, Administrative, Documentation, Upkeep of
Home Construction Loan	2,00,000- 75,00,000	36 - 240	documents and Maintenance) Charges Life insurance premium as
Home Equity Loan (Non - Housing Loan)	3,00,000- 35,00,000	36 - 180	Applicable Stamp duty as appliacble in State / UT
Composite Loan	2,00,000- 30,00,000	36 - 240	CERSAI Charges Rs.50 ≤ 5 Lakhs (Ex. GST) Rs.100 > 5 Lakhs (Ex. GST)
Commercial Purchase	5,00,000- 30,00,000	36 - 84	

Ackı	nowl	eda	em	ent
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lhereby 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:

Tiorne Loan Froduct 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)
Home Purchase Loan	2,00,000- 75,00,000	36 - 240	Interest rate and C.L.A.D.U.M (Credit, Legal, Administrative, Documentation, Upkeep of
Home Construction Loan	2,00,000- 75,00,000	36 - 240	documents and Maintenance) Charges Life insurance premium as
Home Equity Loan (Non - Housing Loan)	3,00,000- 35,00,000	36 - 180	Applicable Stamp duty as appliacble in State / UT
			CERSAI Charges
Composite Loan	2,00,000- 30,00,000	36 - 240	Rs.50 ≤ 5 Lakhs (Ex. GST) Rs.100 > 5 Lakhs (Ex. GST)
Commercial Purchase	5,00,000- 30,00,000	36 - 84	

	CLSS - Elig	gibility Form		
Applicant Name:				
Property Owner Name:				
Relationship between the Applicant and	I the Property Owner:			
Product:				
Loan Amount:				
Tenure:		ROI:		
Eligibility Criteria for CLSS	"			
1. How many members are there in the fa	amily of the applicant ? (A family consists of H	lusband, Wife and unmar	ried children)
2. Is there any adult female member in the Yes No	e family ?			
3. The property comes under which area	?			
Municipal Limits				
Grampanchayat Limits				
Any other(Mention he	re)			
4. Does the applicant or any member of h	is/her family (viz., spous	e or unmarried childre	n) own a pucca house in	any part of India?
5. Family Income of the applicant (per ani	num) ?			
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	Rs. 12,00,001 to Rs. 18,00,000		
6. Whether the Beneficiary Family has average No	ailed central assistance	under any Housing So	cheme from Government	of India ?
7. Expected Carpet area of the property ?	•			
Up to 30 Sq. Mtr (323 Sq. Ft.)	Up to 60 Sq. M	tr (646 Sq. Ft.)		
Up to 160 Sq. Mtr (1722.23 Sq. Ft.)	Up to 200 Sq. I	Mtr (2152.78 Sq. Ft.) [
8. Copy of Identity proof of all the adult fa any other please mention type and nun	•	en collected: (Aadhar (Card, PAN Card, Voter ID) Card, Passport fo
	Proof Type		UID No.	
Member - 1		-		_
Member - 2		-		_
Member - 3		-		_
Member - 4		-		_
9. Is the customer eligible for CLSS? (to	be verified by CO)			
Yes No	·			

I/We,	Branc	11.					
	, aged	years, son / wife of			("tl	ne Borrower" o	r "the Beneficiar
					·		
					("the family members")		
	, aged _	years, son / wife of		("1	_ ("the Guarantor") all residing at		
agree as follo	gree as follows:				state, decla	re undertake an	
Scheme") for whichever is complete ad 2) The said pro		on**/addition of r t erty>. '	ooms, kitchen, i	able> Scheme of toilet etc. to existi existi ert the name of process below:	ng dwellings as 	s incremental ho	ousing** <**delet
SL. No.	Name of family members	Age	Sex	Relationship with the beneficiary	Aadhaar Number	Source of Income	Annual Income (In Rupees)
				Self			
						Total	
Income, if so 5) None of us of constructed granted und 6) We shall ge disburseme 7) We are awa	o required by the E bown any pucca ho or enhanced is _ er the Scheme. It the construction of 1st instalmer are that the Cred Only) and	Bank. Duse as defined sq. mts. n/enhancement nt of the Loan. lit Linked Subsithe portion of lo	in the Scheme, We shall create completed withing dy shall be ava to an amount in e	in any part of Ind e security interest in a maximum pe ilable for the am- excess of the said	ia. The carpet at on the said principle of 36 (Thin ount of Loan u	area of the dwell operty to secure ty Six) months pto Rs.	ling house being the Loan to be from the date of
 We shall rep In the event right to take property. In proportion to We have rea 	not be covered und ay the Loan within of default in repa measures for rec all such cases, the othe loan outstand ad the Scheme and are that the Bank	der the Scheme. In the tenure stipute yment of the Loovery of the due amount of the ding and subsidy of fully understoodshall be assess	ulated in the Sch van or the Loan s through such of e recoveries will of disbursed).		erforming Asse sidered appropi ne subsidy amo Scheme.	t (NPA), the Bar riate, including fount on a propor	nk shall have the preclosure of the tionate basis (in

- 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

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	:	

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;

Domain Id: _____

Registration No. (if any)

- 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)