

KISAN PRAGATI CARD

PRE SANCTION BOOKLET

NAME :

APPLICATION NUMBER :

BRANCH NAME :

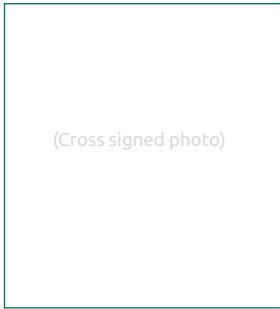
CHECKLIST

S. No	Doc Type	Particulars	Available	Maker	Checker
1	Documents to be filled	Loan Application Form	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
2		Legal Heir Declaration	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
3		Field Inspection Report (for applicant/co applicant as above 60 years)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
4	Documents to be collected	Photograph (of all applicants)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
5		KYC (of all Applicants)- ID Proof (self attested)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
6		KYC (of all Applicants) - Address Proof (self attested)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
7		Credit Bureau Report (office purpose only)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
8		Land Record Proof	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
9		Allied Activity Proof	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
10		Land Valuation Copy	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
11		Bank A/C statement (6 Months)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
12		No Due Certificate (if any)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		
13		Registered / notarised Leased Agreement	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA		

S.No	Stage	Key Processes	Checklist
1	Customer Identification	Identify prospective customer - who are eligible as per product policy	Key Applicant Eligibility as per list given below
			Applicant & Co-applicant age (18-20 Deviation, >20 Straight approval)
			Applicant age > 60 years to be backed by major legal heir as co-applicant (Not available- Legal Heir ship Declaration to be taken Deviation, Available-Straight approval)
			KYCs for both ID & Addressproof available
			Name, DOB is matching between KYCs, Land records(Difference-Deviation, Match-Striaght approval)
			Maximum No of applicants OR Property ownership (>=5 persons straight approval, else deviation)
			Distance from branch to residence (>30km to 50km- Deviation, <=30 - straight approval)
			Extent of Agriculture lands (Min. 0.50 Acres)
			Availability of irrigation facility (No- Reject, Combination- Deviation, Yes- Straight approval)
			Irrigated Vs Rainfed lands (2:1- Deviation, Only Irrigated-Striaght approval)
			Own land to leased land is with in 2:1 ratio
			Distance between farm lands to residence of the farmer is with in 25 kms
			Applicant is having minimum 2 years of experience in Agriculture
			Negative Area/Negative Profile/Exclusion (Match- Deviation, No Match-Straight approval)
Min 1 Co Applicant Available - KYC Available			
Security should be in name of Applicant / Co Applicant			
2	Bureau Check	Bureau Check to be checked for all applicants using GLOW combo bureaua policy	<ol style="list-style-type: none"> 1. Combo Highmark 2. CIBIL Report 3. Bureau Consent Letter

S.No	Stage	Key Processes	Checklist
3	Login Checklist	All Pre Sanction Docs to be duly filled and submitted to credit for appraisal	1. Loan Application Form (Applicant & Co Applicant/s) 2. Self attested copy of KYC 3. Land Record Proof 4. Legal Heir Declaration (> 60 years) 5. Crop Insurance Declaration 6. Bank A/C statement 7. Field Inspection Report 8. Bureau Report Copy 9. Land Valuation Copy
In Principle Sanction by Credit			
4	Login Fee Collection	Login fee of Rs 3000 + GST to be collected from customer for legal valuation and technical valuation in case of land mortgage as collateral security	GL Code _____ Tran ID _____ Date of Transaction _____
5	Document Collection	All original security document to be collected from customer	Acceptable Securities Land Mortgage : Original Land Record Proof FD Lien - Copy of FD Receipt Insurance - Copy of Policy NSC/ KVP - Copy Security Type _____ Estimated Value of Collateral _____ In Principle Loan Amount _____ LTV _____ Security Type _____ Estimated Value of Collateral _____ In Principle Loan Amount _____ LTV _____
6	Document Submission to credit	All security Docs along with reference number for deposit of Login fee to be sent to credit via courier	Courier No _____ Date of Courier _____
7	Savings A/C Creation	Savings A/C Creation for Applicant	Applicant Savings A/C Needed : <input type="checkbox"/> Yes , <input type="checkbox"/> No If No , existing CIF ID _____ *Update A/C no. & CIF ID in LAF post A/C opening

Application No.
Branch Code:
Soured by : _____

Existing to bank **New to bank**

**LOAN APPLICATION FORM
FOR AGRICULTURE CREDIT UNDER (KISAN PRAGATI CARD)**

 The Branch Manager,
 UJJIVAN SMALL FINANCE BANK Ltd
 _____ Branch

 Application Date :

I/We, the farmer/s named below, hereby apply for following facilities and furnish the necessary information herewith,

A. DETAILS OF FACILITIES REQUESTED

Facility	Production Credit – Crop Loan	Term Loan – Allied	Term Loan FI/FD	Kisan Vishesh	Kisan Unnati
₹ in figures					
₹ in words					
Tenure	_____ Months	_____ Months	_____ Months	_____ Months	_____ Months
Purpose	For cultivation of				
Total					

PARTICULARS
APPLICANT DETAILS

CIF ID	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name (Should be as per UID)	Mr/Ms <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
Father's Name	Mr <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mother's Name	Ms <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated
Spouse Name	Ms <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Religion	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____
Category	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Others _____
Occupation	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student

B. TOTAL HOUSEHOLD INCOME DETAILS (OF ALL APPLICANTS) (PER YEAR)

Total Household Income details

S.No	Name	Agriculture	Allied Agriculture	Other Source	Total
1	Applicant				
2	Co-Applicant 1				
3	Co-Applicant 2				
4	Co-Applicant 3				
5	Co-Applicant 4				
6	Co-Applicant 5				
7	Other Family Member (Relationship_____)				
	Total Income				

C. Loans

Banking Relationships

Name of Institution	Purpose of Loan	Sanctioned Amount	Balance Outstanding	Overdue if any	Security Offered
Total Loan Outstanding					

D. Deposits

Name of Institution	Type of Deposit	Deposit A/c No	Amount Deposited
Total Deposit Balance			

E. Particulars of Other Assets (Farm Equipment, Live Stock Assets etc.) of all the applicants:

Particulars of Other Assets

Asset (Moveable)	Nos	Approx Value (₹)	Asset (Immovable)	Nos	Approx Value (₹)
1. Cattle			8. House/ Building		
2. Poultry Birds			9. Fishing Ponds/Tank		
3. Tractor			10. Agri Land (s)		
4. Combine Harvester/JCB			11. Tractor Shed		
5. Power Tiller			12. Non-Agricultural Property		
6. Four wheelers / Two wheelers			13. Farm Shed		
7. Other assets/Farm implements			14. Any Other immovable assets		
Net Worth (Self-Declared) (₹)*					

*Net worth = Total Assets (Deposit + Other Assets) - Total Liabilities

(Sum of 1 to 14) + Deposit Balance - Loan Outstanding Balance

F. Cropping Details

Kharif	Crop Name	Survey No	Extent	Type of Ownership

Rabi	Crop Name	Survey No	Extent	Type of Ownership

Perennial/ Annual Crops	Crop Name	Survey No	Extent	Type of Ownership

*I/We give consent to apply to Prime Minister Fasal BimaYojna (PMFBY) and in the case of bank granting the facility, the premium amount to be deducted from the sanctioned amount. I/We understand that the premium amount will be deducted in accordance with the cropping pattern. Only applicable for Crop Loan.

Is the borrower using modern farm machinery? Yes No If Yes, please specify _____

Major Marketing Arrangement: Direct Sale Tie-up with commission agent Co-operative societies
 Govt. Agencies Private Corporates

Major Source of Irrigation: Dry Farming Well/Canal Sprinkler Drip

Electricity Connection: At Farm Yes No / At Home Yes No

G. Particulars of Agri Land Holdings (in acres):

Owner Name	Survey No	Village	Extent of Land (in Acres)	Irrigated (Y/N)	Value of Land	Type of Ownership
Total						

Proximity of Farm to Mandi (Km) : Farm to Residence Distance (Km) :

Residence/Office to Home Branch Distance (Km) :

Land access to Public Transport : Yes No

Mode of Operation of Account : Self Jointly Either or Survivor Anyone or Survivor
 Jointly or Survivor Former or Survivor

Is the land fragmented or at same location : Fragmented Same Location

How many people own the land which is mortgaged to the Bank?

TL_FI/FD

Loan Purpose	Description	Proposed Cost	Margin	Loan Amount Requested

TL_Allied Activities

Type of Activity	Loan Purpose	Type of Breed	No of Existing Units	Proposed unit for Purchase	Cost of Purchase	Margin	Loan Amount required

A. SECURITY DETAIL

Primary: CC: Hypothecation of Crop, TL: Hypothecation of Assets Created

Collateral Facility	Nature of Security *	Security Description	Security Value (₹)
<input type="checkbox"/> CC <input type="checkbox"/> TL			
<input type="checkbox"/> CC <input type="checkbox"/> TL			
<input type="checkbox"/> CC <input type="checkbox"/> TL			

*Collateral – Agricultural Land / Non-Agri,(Commercial, Residential) / Liquid.

Value Added Services: Willing to Avail Not willing to avail

If willing to avail, I agree and give my consent to deduct the charges for the below mentioned value added service(s) offered by the bank and its partners.

PAIS(Personal Accidental Insurance) Life Shield – LI (loan protector in case of natural death) Asset Insurance

From time to time, Ujjivan Small Finance Bank communicates various new products/special features of existing products/ promotional offers, which are of significant benefit to its customers.

I/We consent do not consent to receive information / services etc. for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents.

Activate my account for Mobile Number Updates and Alerts Registration: Yes No

(Mobile Number for Updates and Alerts Registration . This subscribes to all alerts including Value Added Alerts)

Activate my account for E-Statements registration: Yes No (In case E-Statements are activated, physical statements will be disabled.)

Declaration:

I/We hereby solemnly declare, state, confirm, undertake and authorise as follows:

- I/We wish to avail the credit facilities mentioned above from Ujjivan Small Finance Bank Ltd. ("the Bank"). I/We am/are aware that the credit facilities sought by me/us shall be governed by the terms and conditions ("T&C"), the Service Charges and Fees, and the Fair Practice Code for Lenders of the Bank, as provided in the Website of the Bank (viz., www.ujjivansfb.in). I/We am/are aware and acknowledge that I/we can get a copy of the T&C from the branch of the Bank, free of cost, by making a specific request.
- I/We shall also abide by the terms and conditions which the Bank may stipulate in the sanction letter to be issued by it and those contained in the loan documents to be executed by me/us in favour of the Bank.
- I/We am/are aware that the Bank shall have the right to modify/amend the T&C from time to time, at its discretion, and all such modifications/amendments hosted and notified on Website shall be sufficient notice to me/us regarding such modification/amendment, and I/we shall be bound by such modification/amendment.
- I/We understand and agree that the sanction of credit facility is at the sole discretion of the Bank and I/we shall have no right to insist the Bank to sanction any credit facility.
- I/We have not availed any credit facility from any bank for the purpose stated herein. I/We shall utilise the credit facilities mentioned above, only for the purpose for which it is granted. I/We shall ensure that the credit facility is utilised only for the purpose for which it is sanctioned and I/we 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 the Bank. I/We shall not allow or cause to be allowed to subordinate the credit facility with any other borrowings. I/We shall at all times secure the credit facility with such securities as stipulated by the Bank. I/We shall permit the staff of the Bank to inspect the equipment and other properties owned/purchased out of the credit facility or which are charged to the Bank at all times till full repayment of the credit facility that may be granted.
- 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 (including, but not limited to, any insolvency or bankruptcy) proceeding(s) is/are initiated or pending or threatened against any of us or my/our assets.
- None of us is a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter.
- If there is any change in my/our contact particulars or address/communication particulars, I/we undertake to intimate the Bank in writing about such changes within 2 (Two) weeks of such change along with supporting proof. Unless I/we serve upon the branch of the Bank in writing about such change, the Bank is well within its rights and entitled to deal with me/us as if no such change has occurred.
- I/We authorize the Bank to exchange, share, disclose or part with, from time to time, any or all of the information and data pertaining to me/us, my/our account(s) and credit facilities (including personal sensitive data/information and/or any other information that requires a consent under the Information Technology Act, 2000/2008 and the Information Technology (Reasonable Security Practices and Procedures and Sensitive Personal Data or Information) Rules, 2011 and/or any other statute), whether provided by me/us or otherwise, with any statutory/regulatory bodies or financial institutions or Credit Bureaus/Agencies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I/we shall not hold the Bank or its agents/representatives liable for using/sharing such information.
- I/We hereby authorize the Bank to use the details submitted to it by me/us for credit bureau enquiries with any Credit Information Company and I/we acknowledge that the Bank 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 the Bank. I/We may be eligible for additional/further credit facility from the Bank, at the pure discretion of the Bank, after closure of my/our existing credit facility, subject to me/us maintaining healthy financial discipline. Accordingly, to enable the Bank to consider possibilities of grant of additional/further credit facility, I/we also expressly consent to the Bank to access the database of Credit Information Companies or such other repositories, for a period of 60 (Sixty) days from the date of closure of my/our credit facility, for obtaining my/our credit information, and I/we shall not at any time raise any objection or dispute or claim against the Bank or its officials if it accesses the database of Credit Information Companies or such other repositories for obtaining my/our credit information within the above mentioned period.
- I/We hereby authorize the Bank to upload the details provided by me/us on the Central KYC Registry. I/We also authorise the Bank to download my/our KYC details from the Central KYC Registry basis the KYC number submitted by me/us. I/We hereby consent to receiving information from Central KYC Registry through SMS/e-Mail on the herein mentioned mobile number/e-Mail address.
- I/We authorise the Bank for de-registering my/our contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my/our contact number. I/We am/are aware that post de-registration of DND/NDNC, I/we may receive a call from the Bank to verify correctness of the request. I/We am/are also aware that I/we have the right and option to re-register for DND/NDNC any time at our discretion, after the Bank deactivating/de-registering the DND/NDNC status.
- The Bank is authorized to use my/our contact number/e-mail Id in connection with transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by the Bank or its agents.
- I/We agree that, upon closure of the credit facility, the Bank shall have the right to retain or to destroy at its pure discretion, the documents/information submitted by me/us in connection with the credit facility.
- I/We hereby declare that each and single information furnished by me/us hereinabove pertains to me/us and the same are true, correct and accurate to the best of my/our knowledge. I/We shall submit to the Bank additional documents/information/particulars, if sought by the Bank. I/We shall indemnify and keep indemnified the Bank and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us.
- Declaration regarding relationship with Director, Senior Official of the Bank etc.:**

Statement regarding Relationship of the Applicant/Co-Applicant		Yes	No	
I/We am/are a Director/Senior Official of the Bank, or we are an entity in which any Director/Senior Official of the Bank is interested as a Director/Key Managerial Person / Partner / Manager / Employee / Guarantor or holds substantial interest.		<input type="checkbox"/>	<input type="checkbox"/>	
I/We am/are a Director of other bank, or we are an entity in which any Director of other bank is interested as a Director/Key Managerial Person / Partner / Manager / Employee / Guarantor or holds substantial interest.		<input type="checkbox"/>	<input type="checkbox"/>	
I/We am/are relative of a Director/Senior Official of the Bank, or we are an entity in which any relative of a Director of the Bank/other bank is interested as a Director/Key Managerial Person/Partner/Manager/Employee/Guarantor or holds substantial interest.		<input type="checkbox"/>	<input type="checkbox"/>	
In the event the Applicant or C-Applicant is related to any Director or Senior Official of the Bank, or a Director of any other bank, please specify:				
Sl. No:	Name of Applicant/Co-Applicant	Name of the Director/Senior Official	Designation	Relationship of the Applicant with the Director/Senior Official

20. Consent for usage of Aadhaar Number/Biometric Information:

- (For Biometric): I/We voluntarily give my/our consent to the Bank to use my/our Aadhaar number and biometric information for doing authentication with Unique Identification Authority of India ("UIDAI") for establishing my/our identity, in the manner acceptable as per UIDAI guidelines or under any Act or Law in force from time to time, for the purpose of opening account in relation to the Credit Facility / Loan or processing instructions with the Bank. The Bank has informed me/us that my/our Aadhaar number and biometric information will not be stored/shared/used by the Bank for any other purpose, unless the same is required or permitted by law. I/We am/are aware about other modes available for establishing my/our identity, i.e. offline verification of Aadhaar, use of passport or any other
- Officially Valid Document. I/We further confirm that the information which is submitted by me/us through the Aadhaar is true and correct and I/we will not hold the Bank responsible in case any incorrect information is provided by me/us.

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

Vernacular Declaration:

I/We solemnly state, declare and undertake that the contents of this Application Form, including the Declaration, have been read over to me/us in the language known to me/us (viz., _____) and I/we understand, accept and acknowledge the contents of the same.

I/We request you to consider my/our proposal for financing under "KISAN PRAGATI CARD". We shall be glad to furnish additional information as may be required.

Sr. No	Applicant	Signature/Thumb impression	Place & Date
1			
2			
3			
4			
5			

LOAN APPLICATION FORM FOR AGRICULTURE CREDIT - (KISAN PRAGATI CARD)

Interest Rate, Processing Fees & Other Charges

- 1) Rate of Interest: The final applicable interest rate as decided by Ujjivan Small Finance Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan.
- 2) Processing Fee: A non-refundable processing fees of maximum 1% (plus applicable GST) is applicable on the facility/loan sanctioned by the Bank. The applicable processing fee payable by the customer will be communicated to the customer upon sanction of the facility/loan.
- 3) Penal Charges: 4% per annum compounded on O/S amount.
- 4) Login Fee: Documentation charges as applicable will be communicated to the borrower depending upon the sanctioned amount
- 5) Penal Interest – In case of overdue account, penal interest will charged as applicable for the product as per the internal policy of the Bank on the entire outstanding amount.
- 6) Other Charges – Other Charges including but not limited to statutory charges, such as stamp duty on documentation and login fee etc., as applicable are payable on actual basis as communicated to the customer by the Bank.

All the above charges comprise all the charges applicable for availing the facility. Please acknowledge receipt.

Acknowledgment of Loan application



Application ID:

We acknowledge that we have received an application datedfrom Mr. /Ms.Resident offor a loan of ₹.....under Kisan Pragati Card and decision on sanction or rejection shall be communicated within 60 days from receipt of this application & all complete relevant particulars by Bank. All the required information/ documents have been furnished on..... / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For Ujjivan Small Finance Bank Ltd.

Date :

(Sign and Stamp)

Received the acknowledgment of loan application (Applicant's Signature)

Bank's Copy

FOR BANK USE ONLY

Documents Received : Self-Certified True Copies Notary

Identity Verification Done :

IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name : _____

Emp. Code & Designation : _____

Emp. Organisation & Code : _____

Emp. Branch : _____

Place : _____

Date :

(Employee Signature)

Acknowledgment

Acknowledgment of Loan application



Application ID:

We acknowledge that we have received an application datedfrom Mr. /Ms.Resident offor a loan of ₹.....under Kisan Pragati Card and decision on sanction or rejection shall be communicated within 60 days from receipt of this application & all complete relevant particulars by Bank. All the required information/ documents have been furnished on..... / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For Ujjivan Small Finance Bank Ltd.

Date :

Applicant's Copy

(Sign and Stamp) Received the acknowledgment of loan application (Applicant's Signature) 

Please Note that:

1. This is only an acknowledgment for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due evaluation of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
2. The application will be taken for evaluation only after all the particulars / data / documents as may be required are received by the bank
3. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.



DETAILS OF THE CO APPLICANT

*(Please attach separate sheets if there are more Co Applicants in the deal)

 Existing to bank New to bank

 Date:

(Cross signed photo)

PARTICULARS
CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>		
Spouse Name*	<input type="text"/>		
Father Name*	<input type="text"/>		
Mother Name*	<input type="text"/>		
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

PARTICULARS
Proof of Identification

Aadhar Card	<input type="text"/>
PAN / Form 60	<input type="text"/>
Other KYC	Type of ID _____ ID No. <input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> D.O.B Proof _____

PARTICULARS
Proof of Address

Address Type	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Communication
Proof of Address	KYC Type: _____ KYC No. <input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
PAN/GIR No.*	<input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>)

Proof of Identification

Proof of Address

DETAILS OF THE CO APPLICANT

*(Please attach separate sheets if there are more Co Applicants in the deal)

 Existing to bank New to bank

 Date:

(Cross signed photo)

PARTICULARS
CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>		
Spouse Name*	<input type="text"/>		
Father Name*	<input type="text"/>		
Mother Name*	<input type="text"/>		
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

PARTICULARS
Proof of Identification

Aadhar Card	<input type="text"/>
PAN / Form 60	<input type="text"/>
Other KYC	Type of ID _____
	ID No. <input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> D.O.B Proof _____

PARTICULARS
Proof of Address

Address Type	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Communication
Proof of Address	KYC Type: _____
	KYC No. <input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
PAN/GIR No.*	<input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>)

Proof of Identification

Proof of Address

DETAILS OF THE CO APPLICANT

*(Please attach separate sheets if there are more Co Applicants in the deal)

 Existing to bank New to bank

 Date:

(Cross signed photo)

PARTICULARS
CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>		
Spouse Name*	<input type="text"/>		
Father Name*	<input type="text"/>		
Mother Name*	<input type="text"/>		
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

PARTICULARS
Proof of Identification

Aadhar Card	<input type="text"/>
PAN / Form 60	<input type="text"/>
Other KYC	Type of ID _____
	ID No. <input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> D.O.B Proof _____

PARTICULARS
Proof of Address

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Proof of Address	KYC Type: _____
	KYC No. <input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin
PAN/GIR No.*	<input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>)

Proof of Identification

Proof of Address

DETAILS OF THE CO APPLICANT

*(Please attach separate sheets if there are more Co Applicants in the deal)

 Existing to bank New to bank

 Date:

(Cross signed photo)

PARTICULARS
CO-APPLICANT DETAILS

CIF ID	<input type="text"/>		
Name*	First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Maiden Name (if any)*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Marital Status*	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Widowed <input type="checkbox"/> Separated		
Religion*	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Buddhist <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Others _____		
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender		

PARTICULARS
Proof of Identification

Aadhar Card	<input type="text"/>	<input type="text"/>	<input type="text"/>
PAN / Form 60	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other KYC	Type of ID _____		
	ID No.	<input type="text"/>	<input type="text"/>
D.O.B	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	D.O.B Proof _____	

PARTICULARS
Proof of Address

Address Type	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Communication		
Proof of Address	KYC Type: _____		
	KYC No.	<input type="text"/>	<input type="text"/>
Category*	<input type="checkbox"/> General <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> Others _____		
Education Qualification*	<input type="checkbox"/> Illiterate <input type="checkbox"/> Matriculate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate		
Occupation*	<input type="checkbox"/> <u>Service</u> : <input type="checkbox"/> Private Sector <input type="checkbox"/> Pubic Sector <input type="checkbox"/> Government Sector <input type="checkbox"/> Agriculture <input type="checkbox"/> <u>Others</u> : <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Not Categorised		
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin		
PAN/GIR No.*	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Form 60 (to be filled by those who do not have either a PAN or GIR)		
Citizenship*	<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO 3166 Country Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>)		

Proof of Identification

Proof of Address

LEGAL HEIR DECLARATION

(Mandatory if applicant >60 years of age)

I (Applicant/Co-Applicant) _____

S/o /D/o / W/o _____ aged _____ (years), hereby solemnly

declare that following is/are my only legal heir (s)

Sr. No.	Name	Address	Contact No.	Relationship & Age (Years)
1				
2				
3				
4				

I hereby confirm that Mr./Ms _____

S/o/ D/o/ W/o _____, who is/are major and one the legal heirs and whose specimen signatures are appended below to be included as co-borrower(s)/guarantor in the credit facility sought by me from the bank.

Signature of Legal Heir

The above facts are true and correct to the best of my knowledge and belief

The above facts are true and correct to the best of my knowledge and belief

Name of applicant: _____

Signature: _____

Date:

Place: _____

PARTICULARS		FORM DETAILS		
Farm Details	Is electricity available in farm & house	<input type="checkbox"/> Farm	<input type="checkbox"/> House <input type="checkbox"/> Both	
	If lands are irrigated, source of irrigation (indicate No. of borewells)	<input type="checkbox"/> Canal	<input type="checkbox"/> Borewell <input type="checkbox"/> Open well <input type="checkbox"/> Lift irrigation	
	Approach road to farm	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	Farm Machinery usage	<input type="checkbox"/> Own	<input type="checkbox"/> Hired <input type="checkbox"/> No	
	Crops grown in field	Kharif	1. _____	2. _____
		Rabi	1. _____	2. _____
		Perennial/ Annual Crops	1. _____	2. _____
No of cropping per year	<input type="checkbox"/> 1	<input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> Perennial / Annual crop		
If no crop observed, Narrate the reason for same	1. _____ 2. _____ 3. _____			
Distance of farm from residence (in Kms) <input type="text"/> <input type="text"/> <input type="text"/>		Distance of branch to residence (in Kms) <input type="text"/> <input type="text"/> <input type="text"/>		

PARTICULARS		FORM DETAILS	
Market feedback & Background of Applicant	1. _____		4. _____
	2. _____		5. _____
Other details (as per market feedback/reference checks)	<input type="checkbox"/> Alcoholic <input type="checkbox"/> Litigant <input type="checkbox"/> Lawyer <input type="checkbox"/> Journalist <input type="checkbox"/> Political connection <input type="checkbox"/> Others as per exclusion list <input type="checkbox"/> None of the above		
	References	Name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Contact <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Relationship : _____	Name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Pincode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Contact <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Relationship : _____
I/We have visited the applicant residence and farm lands. I/We further declare that the information provided above is as per the discussion with applicant/applicant's family/ market feedback/ reference check and we have also verified the originals against documents given for loan purpose.			
Field Inspection Feedback: <input type="checkbox"/> Recommended <input type="checkbox"/> Rejected <input type="checkbox"/> If Rejected, reason for rejection _____			
LO Name :		CRM/AM/BM Name :	
Emp No.:		Emp No.:	
Signature :		Signature :	
Date of visit : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		Date of visit : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Farm Details

Office Use

