

Request for Overdraft / Loan against Fixed Deposits

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- of the Bank (together hereinafter referred to as the "T&C"). I/We am/are aware and acknowledge that I/we can get a copy of the T&C by making a specific request to the branch or by accessing the official website of the Bank viz., www.uijivansfb.in (hereinafter referred to as the "Website"). I/We am/are aware and acknowledge that the Bank has absolute right to vary, modify, amend, cancel, or novate the T&C at the sole discretion of the Bank. I/We agree that by applying for and availing the Facility, and by continued usage of the Facility, I/we shall be bound by the T&C and all its variation, modification, amendment, cancellation, or novation. Notifying the variations, modifications, amendments, cancellation or novation of T&C on the Website shall be sufficient notice to me/us.

 I/We agree that sanction of the 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 shall abide by the terms and conditions which are contained in the sanction letter which may be issued by the Bank and acknowledged by us.
- I/We have not availed any credit facility from any bank for the purpose stated herein against the mentioned Fixed Deposits. I/We shall utilise the Facility, only for the purpose for which it is granted. I/We shall not use the Facility or any portion for relending, acquisition of small savings instruments (including KVP and NSC), purchase of gold in any form, mutual funds, or any speculative or illegal purpose. I/We shall submit requisite proof in support of end use, as and when demanded by the Bank. I/We shall, at all times, secure the Facility with such securities as stipulated by the Bank. I/We further declare that the mentioned Fixed Deposits are free from all encumbrances and are not subject to any attachment orders, prohibitory orders, charge, lien, set-off or lis pendens.
- I/ We agree that I/ we shall be liable to pay to the Bank interest on the amounts due under the said Facility at the rate specified in the Sanction Letter at monthly/quarterly rests and mentioned therein or as maybe intimated by the Bank in writing from time to time and I/we will not dispute the same. I/We further request the Bank to mark lien on the above-mentioned Fixed Deposits that are duly discharged by me in favour of the Bank as security for repayment of the Facility along with the interest and all other monies payable by me/us to the Bank
- 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 (which includes the mentioned Fixed Deposit). None of us is a defaulter/wilful defaulter or facing any proceedings for declaring as defaulter/wilful defaulter.
- I/We agree that Interest on the Facility shall be charged by Bank at the applicable rate of interest mentioned in the Facility Documents, and the same shall be arrived at by considering the contracted rate of interest of the Fixed Deposit. Interest may be debited to the account of the Facility on the last working day of each month or as decided by the Bank from time to time.

¹ If the list is longer, same can be Annexed with "As annexed in Annexure 1" mentioned in below table.
² Please mentioned As per Board Resolution/Resolution if applicable

- 8) The Bank will be at liberty to change the mode of calculation of Interest/periodicity of charging the Interest without any reference to me/us. I/We accept that the rate of Interest is reasonable and genuine, and it represents genuine pre-estimate of the loss expected to be incurred by the Bank in the event of non-payment of any monies by me/us. If any of the Event of Default occurs, I/we shall pay applicable penal charges specified by the Bank from time to time (in addition to the Interest and other charges).
- 9) If the Facility is granted in the form of loan, I/we shall repay/amortise the same with interest and other charges/fees in the manner specified in the Facility Documents. If the Facility is granted in the form of overdraft, the Interest shall be serviced on monthly intervals and the Facility shall be liquidated in the manner specified in the Facility Documents.
- 10) Any amount paid to the Bank/received by the Bank may be appropriated towards the amounts due from me/us in the manner that the Bank deems fit, at its absolute discretion.
- 11) Notwithstanding the operational instructions contained in any savings bank account or current account maintained by me/us (either in single name or joint names) at any branch of the Bank, I/we hereby irrevocably authorize the Bank to debit such savings bank account or current account for recovering all or any amount payable by me/us under the Facility, including any shortfall in the margin.
- 12) If I/we commit any default in reference to the Facility Documents, or fails to pay the periodical instalments or do not service interest (as applicable) in relation to the Facility continuously for a period of 90 (Ninety) days, or upon occurrence of any Event of Default (including any single default in payment/repayment obligations), or if the Loan-to-Value crosses the requisite margin as per the sanction letter at any point in time, or if the Facility is not utilized for a period of one year, or the Facility is not renewed within 30 days of the expiry of the tenure of the Facility, or the Bank recalls the Facility, the Bank may, at its absolute discretion, fully or partially, prematurely or at maturity or after maturity, close the Fixed Deposit without notice to me/us, either in full or in part as per the Terms and Conditions governing the Facility, for appropriating the proceeds towards dues under/in relation to the Facility or towards dues in any other account with the Bank in respect of which I/we am/are indebted. Should there be any shortfall after paying/adjusting such proceeds, against the account of the Facility and/or any other account with the Bank in respect of which I/we am/are indebted, I/we shall pay all such shortfall without demur upon demand by the Bank. Should there be any surplus amount after paying/adjusting the proceeds, against the account of the Facility and any/or other account with the Bank in respect of which I/we am/are indebted, the same may be credited to any account maintained by me/us with any branch of the Bank (even if the Fixed Deposit is/are held in joint names and the account is in the single name). If I/we do not have any account with the Bank as on the date of settlement of the Facility/other indebtedness (as the case be), the Bank may send such credit balance by way of account payee Demand Draft/Cheque/Pay Order through any recognized mode of communication, to the Borrower's communication address registered with the Bank or through any other recognized mode of fund tra
- 13) I/We am/are aware and acknowledge that the Fixed Deposit shall earn only lesser rate of interest than the contracted rate upon premature closure (irrespective of the reason whatsoever for the premature closure), however the rate of Interest for the Facility shall remain unchanged even in case of premature closure of the Fixed Deposit.
- 14) 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.
- 15) Applicable if the Borrower is/are not an individual: We shall duly intimate the Bank and obtain prior permission in writing before our taking any decision to change our constitution.
- It we understand that I/we have certain rights over my/our personal data, in relation to collection, usage and processing. These rights relate to confirmation and access, correction and erasure, objection of disclosure, and portability of personal data, and these rights are available to me/us in the manner set out in the concerned guidelines of the Bank, drawn in conformity with the provisions of the relevant data privacy laws. I/We understand that my/our personal data may be collected by the Bank only with my/our valid consent, and that it may be used or processed only in accordance with the relevant guidelines of the Bank. Notwithstanding anything contained in any law (domestic and overseas) governing data protection and data privacy, the Bank is hereby authorized to exchange, share, disclose or part with any information and personal data relating to me/us to: (a) any group entity, employees, agents, representatives etc. of Bank; (b) third parties engaged by Bank or any of its group entities; (c) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to Bank or its group entity; (d) any service provider or professional adviser of Bank or its group entity with the rights to further share it with their sub-contractors in any jurisdiction; (e) any credit bureau, credit information companies, database/databanks, corporate, banks, financial institutions etc.; (f) any authority or other entity as required by law or any authority; (g) any other person to (or through) whom the Bank assigns or transfers or novates (or may potentially assign or transfer or novate) all or any of its rights and obligations; (h) RBI or any Government or any other regulatory Authorities/Bodies/Departments; and/or (i) any court or judicial, statutory authority/tribunal. I/We also agree that the above persons may use and process the information and data disclosed by Bank in the manner as deemed fit by them, and I/we hereby authorize for the same. I/We understand that I/we have the right to revo
- in the manner specified under the guidelines of the Bank.

 17) I/We hereby give our respective specific consent to the Bank for disclosing/submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code') read with the relevant Regulations/Rules framed under the Code, as amended and in force from time to time and as specified thereunder from time to time, in respect of the Credit/Financial facilities availed from the Bank, from time to time, to any 'Information Utility' ('IU') as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by RBI to banks from time to time and I/we hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank as and when requested by the concerned 'IU'.
- 18) 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 to carry out investigation from the information available in public domain for confirming the information provided by me/us to the Bank. I/We expressly consent to the Bank to access the database of Credit Information Companies or such other repositories, 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.
- database of Credit Information Companies or such other repositories for obtaining my/our credit information.

 19) I/We confirm having got acquainted with the "Consolidated Circular on Opening of Current Account and CC/OD Accounts by Banks" issued by RBI. I/We am/are aware and acknowledge that I/we shall be responsible for regularly reviewing changes, modifications or amendments in the said guidelines and I/we undertake to do so and also to conduct/operate on the Account (to the extent applicable) in conformity with the applicable guidelines issued by RBI from time to time. I/We am/are aware and acknowledge that the Bank has permitted me/us to open the Account believing my/our representations as regards my/our present credit facilities/financial assistance to be true and correct. I/We undertake to inform the Bank forthwith upon my/our availing any further credit facility/financial assistance, or if there occurs any change in my/our present credit facility/financial assistance or my/our lenders. If the Bank has reason to believe at any point of time that the declaration is untrue, or if I/we fail to inform the Bank about any change in the credit facility/financial assistance or about my/our lenders, the Bank shall be free to take appropriate action against me/us, including suitable legal action, without prejudice to the Bank's right to close the Account and/or to transfer at the discretion of the Bank the proceeds therein to my/our lender(s). I/We am/are also aware and acknowledge that if, after the Bank permitting me/us to open the Account, maintaining/continuing the Account and against me/us without specific notice. If the Account needs to be designated as exempted specific account, I/we shall instruct the Bank explicitly. Without prejudice to the above, the Bank is hereby authorized to take requisite steps in conformity with the guidelines issued by RBI, without specific notice to me/us. If any escrow/collection account needs to be opened to comply with the guidelines issued by RBI, without specific notice to
- Applicable if Loan is availed for and on behalf of minor (Only Loan shall be considered for minors): I declare that I am the Father/Mother/Guardian of the Minor and the advance is required for the benefit of the Minor for the purpose mentioned above. I further declare and confirm that the Facility is being availed on behalf of and for the sole use and benefit of the minor for his/her necessities and I shall solely be accountable and responsible for the same. I shall submit requisite end use proof, as and when required by the Bank. I shall represent the said minor in all future transactions of any description in relation to the Facility until the said minor attains majority. I agree, confirm and undertake to get this borrowal and the terms and conditions pertaining to the Facility ratified by the said minor upon his/her attainment of majority. In consideration of the Bank agreeing to grant the Facility to the said minor based on this undertaking/affirmation, I shall indemnify and keep indemnified the Bank at all times (even after closure of the Facility and/or the underlying Fixed Deposit) against any and all loss, costs, charges expenses and liabilities including penalties with respect to creating from grant of the Facility to the said minor.
- undertaking/amirmation, I shall indemnify and keep indemnified the Bank at all times (even after closure of the Facility and/or the underlying Fixed Deposit) against any and all loss, costs, charges, expenses and liabilities, including penalties, with respect to or resulting from grant of the Facility to the said minor.

 21) Central KYC: I/We hereby () authorize () do not 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.
- 22) I/We O authorise on authorise the Bank for de-registering my/our contact number in the Do Not Call Registries, to deactivate/de-register DND status of my/our contact number, and also to de- register on National Customer Preference Registry (NCPR). 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/NCPR any time at my/our discretion, after the Bank deactivating/de-registering the DND/NDNC status.
- 23) I/We hereby authorise do not authorise the Bank 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 the Bank or its agents. This consent shall be deemed to override any existing DND/NDNC/NCPR registration made by me/us.
- 24) 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.

1st Applicant Signature 2nd Applicant Signature 3rd Applicant Signature 3rd Applicant Signature

8. Lien Lette

 Fixed Deposit does not satisfy the requisite margin vis-à-vis the dues in the Credit Facility Account or if I/we die/become insolvent/become insane. The lien hereby created shall not prejudice the right of the Bank in relation to the lien on the securities vested in the Bank. If the Fixed Deposit(s) is/are renewed so, such renewed Fixed Deposit(s) shall continue to be secured for the repayment of the Facility and I/we need not be required to make further discharge on such renewed deposit receipt(s) or execute any other document, and such renewed deposit receipt(s) from time to time shall be deemed as validly discharged and delivered to the Bank by me/us towards full settlement of the Outstanding Amount and all money due to the Bank now or hereafter becoming due from me/us to the Bank, either directly or indirectly. Notwithstanding any instruction served by me/us on the Bank with regard to pay-out of periodical interest on the said Fixed Deposit(s), the Bank is hereby authorized, at its sole discretion, to credit/appropriate such periodical interest pay-out in the account of Facility. (5) I/We shall not to withdraw, or close, or preclose, or commit any act of commission and/or omission which would result in creation of encumbrance on the Fixed Deposit(s), until the Facility is closed to the satisfaction of the Bank. As the Facility is granted against security of the said Fixed Deposit(s), any act of commission or omission, on my/our part or on the part of anyone claiming under me/us, affecting the rights of the Bank with reference to the security or the Facility Documents shall be liable under appropriate legal action (including, but not limited to, criminal action), without prejudice to my/our liability to compensate the Bank for loss/damages likely to be incurred by the Bank and also without prejudice to my/our obligations under the Facility Documents.

1st Applicant's Signature 2nd Applicant's Signature 3rd Applicant's Signature

9. Take Delivery Letter for Demand Promissory Note

I Please take delivery of the accompanying Demand Promissory Note dated <<insert the date of DPN>> for Rs. <<insert the DPN amount in figures>> (Rupees <<insert the DPN amount in words>> Only) made by me/us in favour of the Bank (hereinafter "the DPN"). I/We further request you to note that I/We dispense with a notice of dishonour in terms of Section 98 (a) of the Negotiable Instruments Act, 1881, and that in the event of payment not being made on demand by me/us, the Bank is at liberty (but not obliged) to give time for payment to me/us without discharging me/us from liability. I/We do hereby waive my/our rights of the presentment of the aforesaid DPN. The DPN shall operate as a continuing security to you to be enforceable for the repayment of the ultimate balance or all sums remaining unpaid under the Facility sanctioned/granted by the Bank to me/us now or hereafter; and I/We am/are to remain liable on the DPN notwithstanding the fact that by payment made into the account of the credit facility from time to time, the credit facility may from time to time be reduced or extinguished or even that the balance of the account in relation to the credit facility may be at credit.

1 st Applicant's Name	e &Signature	2 ^{no}	Applicant's Name &	Signature	3 rd Applicant's Name &Signature					
Place:			Date:							
10. Vernacular Decla		nat the contents of t	his document have be	en read over to me/us i	n the language known to	me/us and I/we un	derstand accept and			
acknowledge the con		iat the contents of t	ms doddinent, nave bet	on read over to me, as in	in the language known to	me, as and i, we are	acidiana, accept and			
1st Applicant's Name	e &Signature	2 nd	Applicant's Name &S	ignature	3 rd Applicant's Nam	ne &Signature				
Place:	-		Date:							
1 1400.			Date.							
	explained the contents of nature thereafter, in my p		natories to this form in v	vernacular language kno	own to him/her (viz.,) a	and he/she/they have			
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		Details of Over	draft Limit / Loan Reg	uested – For Internal F	Purnose Only					
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For the FD Accour	nts where the original Fix									
○ SR No										
Recommended	Employee Name	Employee ID	Signature		Employee Name	Employee ID	Signature/			
Ву				Sanctioned By		-	<u> </u>			
			Acknowle	dgement						
We acknowledge rece	eipt of Application dated	seeking O	verdraft/Loan against F	ixed Deposit for Rs		(Rupees				
) fron	1	We	e shall convey our decisio	n on this Applicatio	n within days			
from hereof										

Note: This is only a receipt for having received the application form and this is not an account opening confirmation Or a confirmation of granting of Loan/OD against Fixed Deposit.

For Ujjivan Small Finance Bank Ltd.

	DEMAND PROMISSORY	NOTE	
		С	Date:
			Place:
ON DEMAND, I/We			,
he context, be deemed to include in case	,,	, [the"	Borrower", which term shall, unless repugnant to
(3) a proprietorabin firm, the proprietor	(cos) /beth in his/her personal conseits and as promise	printer(eas) of the concern)	and his/har haira, logal representatives, evenutors
administrators, permitted assigns	(ess) (both in his/her personal capacity and as prop and successors),	metor(ess) of the concern) a	and his/her heirs, legal representatives, executors,
(b) a company or a limited liability pa	tnership, its successors and permitted assigns,		
	tners and survivor(s) of them and the partners from entatives, executors, administrators, permitted assi	`	, , , , , ,
(d) a trust, each of the present and fut trust, and	ure trustees and their respective heirs, legal repres	entatives, executors, admin	nistrators, permitted assigns and successors of the
(e) a society, each of the present and	future members of the governing council and their	r respective heirs, legal rep	resentatives, executors, administrators, permitted
assigns and successors of the soc	**		
			of the Companies Act, 2013 and banking company
	ion Act, 1949 (CIN: L65110KA2016PLC142162) a at Grane Garden, No: 27, 3rd "A" Cross, 18th M	•	ala, Bengaluru, Karnataka – 560 095 (hereinafter
•	· · · · · · · · · · · · · · · · · · ·		d include its successors and assigns) or order, the
sum of INR	/- (Indian Rupees	,	
Only) t	og <mark>ether with intere</mark> st from the date hereof, at the ra	te % per annum, or s	such other rate the Bank may fix from time to time,
compounded and payable with monthly res	t <mark>s, for value receive</mark> d.		
			Re.1 Revenue
			Stamp to be affixed
			& cancelled with
			signature of the
			Borrower &
			Co-Borrower(s)
1st Applicant	2nd Applicant		3rd Applicant
(Signature)	(Signature)	(Signat	ture)
Name	Name	Name	