

- 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 transfer. Settlement of the credit balance, if any, in the said manner shall effectively and validly discharge the Bank from all its obligations with regard to the Fixed Deposit.
- 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.
- 16) I/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 revoke my/our consent at any time 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.
- 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 with the Bank will result in violation of any guidelines issued by RBI/any authority, the Bank shall have every right to take appropriate action as deemed fit by the Bank as regards 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, I/we shall take requisite steps therefor by coordinating with my/our banks/lending institutions. I/We also agree and undertake to submit to the Bank further documents/information, and/or to take and cause to be taken all measures to adhere to the guidelines issued by RBI, as and when demanded by the Bank. The Bank is hereby authorized and appointed on my/our behalf to receive my/our credit information from Central Repository of Information on Large Credits ("CRILC"), Credit Information Companies ("CICs"), National E-Governance Services Ltd. ("NeSL") or similar agencies/repositories. I/We hereby unconditionally consent to and instruct CRILC, CICs, NeSL and similar agencies/repositories to provide to the Bank, all the credit information related to me/us. Any decision/action taken by the Bank pursuant to these presents shall bind me/us and my/our respective successors.
- 20) **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 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 ☐ authorise ☐ do not 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

8. Lien Letter

(1) I/We confirm having received the document titled "Terms and Conditions (Overdraft Against Fixed Deposit and Loan Against Fixed Deposit offered by Ujjivan Small Finance Bank Ltd.)" containing ____ Clauses and acclimatized to each clause therein. Further, I/we agree to and acknowledge each and every covenant contained in the Facility Documents. (2) In consideration of the Bank granting/agreeing to grant to me/us the Facility of Rs _____ (Rupees _____), I/we hereby handover to the Bank the above mentioned Fixed Deposit(s) as security for the Outstanding Amount (viz., the outstanding principal amount of the Facility, Interest, Late Payment Charges/Penal Charges, fees, costs, other charges, expenses and all other sums whatsoever payable by me/us to the Bank under the Facility Documents and/or in connection with the Facility and any other amounts payable by me/us in respect of or incidental to the Facility or its recovery or realization). Please accept and mark a lien thereon in favour of the Bank. (3) The Fixed Deposit(s) shall continue to be available to the Bank as security even if the Facility runs into credit or is reduced or extinguished or the Facility is renewed at any time/from time to time. The security shall act as continuing security for ultimate balance of all monies that may be due from me/us to the Bank. The security shall not be considered as terminated by any change in the constitution of our entity or by death of anyone among us or otherwise and shall be fully binding on my/our heirs, legal representatives, executors, administrators, assigns and successors [in case of partnership firm, on each of the partners and survivor(s) of them and the partners from time to time (both in their personal capacity and as partners of the firm)]. (4) Notwithstanding my/our instructions with regard to the said Fixed Deposit(s), the Bank is authorized, at its sole discretion, to renew the Fixed Deposit(s) from time to time on the due dates, or to close the Fixed Deposit(s), without any further reference to me/us. I/we authorise the Bank to appropriate amounts of the deposits including the deposits renewed from time to time, either in full or in part thereof, or of any other deposit receipt/confirmation issued by the Bank, including renewal thereof, either in full or in part towards payment of the Outstanding Amount due to the Bank under/in relation to the Credit Facility, should I/we commit default in payment of interest and/or principal under/in relation to the Credit Facility, or if conduct of the Credit Facility Account is not in conformity with the agreed terms or if the balance in the

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

1 st Applicant's Signature	2 nd Applicant's Signature	3 rd Applicant's Signature
9. Take Delivery Letter for Demand Promissory Note		

1st Applicant's Name &Signature

2nd Applicant's Name &Signature

3rd Applicant's Name &Signature

Place:

Date:

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

Place: Date:

Signature: _____ Name: _____ Place: _____ Date: _____

LTV _____ **Sanction Limit** _____ **ROI (%)** _____
 (Loan-to-Value) (LTV - Total FD balance lien marked) (On Overdraft/Loan)

[illegible][illegible][illegible]

In case of LAFD
Loan Repayment Option ☐ EMI ☐ Months ☐ One-time Payment

☐ I / We hereby confirm that the existing account of the customer is KYC compliant and there are no irregularities pending.

☐ For the FD Accounts where the original Fixed Deposit(s) receipts is/are issued to the client, the same are retained at the branch.

☐ SR No.

Recommended By	Employee Name	Employee ID	Signature	Sanctioned By	Employee Name	Employee ID	Signature/

We acknowledge receipt of Application dated _____ seeking Overdraft/Loan against Fixed Deposit for Rs (Rupees
.....) from _____. We shall convey our decision on this Application within ____ days
from hereof.

For Ujjiwan Small Finance Bank Ltd.

To be verified and signed by either Branch Manager or Branch Operations officer. Please affix Branch Stamp and Seal alongside.

Authorised Signatory

DEMAND PROMISSORY NOTE

Date: _____

Place: _____

_____/ -

ON DEMAND, I/We _____,

_____, [the "Borrower", which term shall, unless repugnant to the context, be deemed to include in case of:

- (a) a proprietorship firm, the proprietor(ess) (both in his/her personal capacity and as proprietor(ess) of the concern) and his/her heirs, legal representatives, executors, administrators, permitted assigns and successors),
- (b) a company or a limited liability partnership, its successors and permitted assigns,
- (c) a partnership firm, each of the partners and survivor(s) of them and the partners from time to time (both in their personal capacity and as partners of the firm) and their respective heirs, legal representatives, executors, administrators, permitted assigns and successors of the firm,
- (d) a trust, each of the present and future trustees and their respective heirs, legal representatives, executors, administrators, permitted assigns and successors of the trust, and
- (e) a society, each of the present and future members of the governing council and their respective heirs, legal representatives, executors, administrators, permitted assigns and successors of the society]

jointly and severally promise to pay to Ujjivan Small Finance Bank Limited, a company incorporated under the provisions of the Companies Act, 2013 and banking company within the meaning of the Banking Regulation Act, 1949 (CIN: L65110KA2016PLC142162) and a Banking Company within the meaning of Banking Regulation Act, 1949, with its Registered Office and Head Office at Grape Garden, No: 27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru, Karnataka – 560 095 (hereinafter referred to as the "Bank", which term shall, unless repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns) or order, the sum of INR _____ /- (Indian Rupees _____

Only) together with interest from the date hereof, at the rate _____ % per annum, or such other rate the Bank may fix from time to time, compounded and payable with monthly rests, for value received.

Re.1 Revenue
Stamp to be affixed
& cancelled with
signature of the
Borrower &
Co-Borrower(s)

1st Applicant	2nd Applicant	3rd Applicant
(Signature) Name	(Signature) Name	(Signature) Name