

# UJJIVAN SMALL FINANCE BANK

## TWO WHEELER LOAN APPLICATION FORM

Important: Please fill in BLOCK LETTERS and attach all relevant documents as specified in the attached checklist.  
Please complete all sections to ensure priority processing. Tick wherever applicable.

Customer ID/CIF ID

Application Reference No. \_\_\_\_\_

Date of Application \_\_\_\_\_

### 1. Personal details

a. Title  Mr.  Ms.  Mrs.  Dr

b. Applicant Name \_\_\_\_\_  
First Name Middle Name Last Name

as per Aadhar

c. Marital Status  Married  Single  Widow  Divorced

d. No. of Dependents \_\_\_\_\_ e. Date of Birth DDMMYYYY f. Gender  Male  Female  Third Gender

g. Age \_\_\_\_\_ h. Mother's Name \_\_\_\_\_

i. Father's Name \_\_\_\_\_

j. Name of Spouse \_\_\_\_\_

k. PAN No. \_\_\_\_\_ l. Aadhaar No. \_\_\_\_\_

m. Driving License No \_\_\_\_\_ n. Date of Expiry(license) \_\_\_\_\_

o. Other OVD Number \_\_\_\_\_ p. Date of Expiry(in case of Passport) \_\_\_\_\_

q. Document/OVD used as age proof

r. Document/OVD used as address proof

Please paste passport size color photograph here & Sign across the photograph

s. Nationality  Resident Indian  Foreign National

t. Educational Qualification

High school  Under Graduate  Post Graduate  Professional  Other

Last Degree \_\_\_\_\_ Last University/ Institute \_\_\_\_\_

### **IF LOAN UTILISATION IS FOR BUSINESS PURPOSE**

s. Borrower's Activity (for MSME Borrowers): \_\_\_\_\_

**t. Investment in plant & machinery/ equipment: (To be filled if Loan utilization is solely for business)**

Manufacturing:  Up to Rs. 25 Lakhs  More than Rs. 25 Lakhs up to Rs. 5 Crores  More than Rs. 5 Crores up to Rs. 10 Crores

Trade & Services:  Up to Rs. 10 Lakhs  More than Rs. 10 Lakhs up to Rs. 2 Crores  More than Rs. 2 Crores up to Rs. 5 Crores

**u. Other Details**

With the objective of monitoring flow of credit to minority communities and weaker sections as required by RBI guidelines, we request you to kindly provide the information as applicable to us:

Minority community:  Sikh  Muslim  Christian  Zoroastrian  Jain  Buddhist

Category:  SC  ST  OBC  General  Others

Physical Disability:  Yes, please specify -----  No

**2. Loan Requirement for Two Wheeler**

Loan Amount\*: -----

Margin Money: ----- Preferred Tenure up to (Months)\*:  12  24  36

Comfortable EMI: -----

Loan Purpose:  Personal  Business  Agriculture

**\*The Loan Amount Sanctioned and the tenor will be as per the credit assessment of the borrower**

**3. Contact Details**

**Current Residence**

Flat/room No. \_\_\_\_\_ Floor No. \_\_\_\_\_

Name of Premises \_\_\_\_\_ Block Name/No. \_\_\_\_\_

Road/ Street/ Lane \_\_\_\_\_ Area/ Locality \_\_\_\_\_

Town/ City \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_ Pin code \_\_\_\_\_

Landmark \_\_\_\_\_ Duration at Current address Yrs. \_\_\_\_\_ Mths

Is your current residence  Owned  Rented  Parental

Mobile \_\_\_\_\_ Tel. No. \_\_\_\_\_ (Fixed Line – 1) \_\_\_\_\_ (Fixed Line – 2) \_\_\_\_\_

Email id \_\_\_\_\_

**Permanent Address**

Flat/room no. \_\_\_\_\_ Floor No. \_\_\_\_\_

Name of Premises \_\_\_\_\_ Block Name/No. \_\_\_\_\_  
Road/ Street/ Lane \_\_\_\_\_ Area/ Locality \_\_\_\_\_  
Town/ City \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_ Pin code \_\_\_\_\_  
Landmark \_\_\_\_\_  
Mobile \_\_\_\_\_ Tel. No. \_\_\_\_\_  
Email id \_\_\_\_\_

#### 4. Guarantor Details

**Customer ID /CIF ID**

a. Title  Mr.  Ms.  Mrs.  Dr

b. Guarantor Name \_\_\_\_\_  
First Name Middle Name Last Name  
as per Aadhar

c. Marital Status  Married  Single  Widow  Divorced d. Relation with Applicant \_\_\_\_\_

e. Date of Birth DDMMYYYY f. Gender  Male  Female  Third Gender

g. Age h. Mother's Name \_\_\_\_\_

i. Father's Name \_\_\_\_\_

j. Name of Spouse \_\_\_\_\_

k. PAN No. \_\_\_\_\_ l. Aadhaar No. \_\_\_\_\_

m. Other OVD Number \_\_\_\_\_ n. Date of Expiry(in case of Passport or license) \_\_\_\_\_

o. Document/OVD used as age proof  p. Document/OVD used as address proof

q. Nationality  Resident Indian  Foreign National r. Mobile Number: \_\_\_\_\_

s. Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (To Match with address proof)

#### 5. Occupation Details

##### Occupation

Salaried  Self Employed  Self Employed Professional  
 Retired  House Wife  Student Others, Please specify \_\_\_\_\_  
 Self Employed Business  Self Employed Agriculture

## 6. Income Details

Primary Monthly Income \_\_\_\_\_ Primary Source of Income \_\_\_\_\_  
Other Monthly Income \_\_\_\_\_ Other Source of Income \_\_\_\_\_

### a. Estimated Expenses - Household

Type of Expense	Amount
Rent	
Food	
Travel	
Education	
Others	

### b. Household Income

Family Member	Monthly Income	Source of Income

### c. Existing Loan Details- Applicant

Loan Amount	Type of Loan	EMI	Repayment Mode	Bank/NBFC	Tenor	No. of EMI Pending

## 7. Bank Details

USFB Customer ID \_\_\_\_\_ Account No \_\_\_\_\_ Branch Name \_\_\_\_\_

USFB Branch Code \_\_\_\_\_

Other Bank Customer ID \_\_\_\_\_ Bank Name \_\_\_\_\_ Branch name \_\_\_\_\_

Account No. \_\_\_\_\_ IFSC Code \_\_\_\_\_

## 8. Declaration for MSME Borrowers

1. The Borrower is a Micro Enterprise\*/Small Enterprise\*/Medium Enterprise\*<sup>1</sup> within the meaning of the Micro, Small and Medium Enterprise Act, 2006, as on this date.
2. The Borrower's investment in Plant & Machinery as on this date is Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ Only).
3. The Borrower is carrying out the activity mentioned above and the Vehicle purchased out of proceeds of the Loan shall be used solely for the said business purpose:

\_\_\_\_\_

\* 1 Delete which is not applicable

## 9. Customer Declaration

1) No cash/bearer cheque has been collected from me upfront towards processing the loan application. (2) I/We hereby confirm and duly undertake that the loan is being taken for the purpose as stated in the application form. I also confirm that the loan is not being used for investment in stocks and shares, speculative activities or any purpose linked to capital market activities/ illegal activities. (3) I am beneficial owner of all assets that run through my own account. (4) I will update the Bank in case of any change in my/related party/Beneficial Owner detail provided at the time of applying for Loan, which includes address change, change in industry, change in employment. (5) I/We confirm that we have not taken any loan from any other bank/finance company other than specifically declared by me/us and I/we also confirm that I/we have not availed any loan/financial assistance from any bank/finance company for the asset proposed to be created out of the loan sought through the loan application. (6) I/we certify that I/We are citizens of India. (7) I/We certify that the information furnished above are true and accurate. (8) I/We authorize Ujjivan Small Finance Bank to make any enquiries regarding my application. (9) I/We hereby authorize and give consent to the Bank to disclose, without notice to me/us, information furnished by me/us in the application form(s)/ related documents executed/ to be executed in relation to facilities availed from the Bank, to the Banks other branches/subsidiaries/affiliates, credit bureaus/rating agencies, service providers, banks/financial institutions, Government/Regulatory Authorities or Third parties for KYC information verification, Credit risk analysis or other related purpose that the Bank may deem fit. I/We waive the privilege of privacy for the purpose of this loan and also authorize the Bank to carry out multiple credit Bureau Checks wherever required. (10) I/We confirm having received, read and understood the terms and conditions applicable to this loan and accept hereby without notice the terms and conditions unconditionally and agree that those terms and conditions may be changed, varied or modified, by Ujjivan Small Finance Bank at any time and I/We will be bound by the amended terms and conditions. (11) I/We agree and acknowledge that only direct telephone numbers (not board/general telephone numbers of offices/corporates/employees) will be accepted for registration of "Do Not Call". (12) I/We may receive a call from the Bank to verify the correctness of the request for registration. (13) I/We agree that my/our loan shall be governed by the rules of the Bank that are in force from time to time. (14) I/We have received a copy of Bank's Commitment to Customers' which is also available on Bank's website. (15) I/We are not a Director/Specified near Relation of a Director of any Banking Company.

If the Borrower is a Micro Enterprise/Small Enterprise/Medium Enterprise within the meaning of the Micro, Small and Medium Enterprise Act, 2006: (1) The Applicant's investment in plant & machinery is the one specified above and the Applicant is engaged in the activity stated above, (2) The Vehicle purchased out of proceeds of the Loan shall be used by the Applicant solely for the said business purpose, and (3) The Applicant is aware that the Bank places reliance on these declaration and the information provided above for the purpose of determining the Applicant's status under the Micro, Small and Medium Enterprise Act, 2006. The Applicant is also aware that it is on the faith of this representation, declaration and confirmation that the Bank is considering the loan application under Priority Sector Advances defined in various circulars/guidelines of Reserve Bank of India and the Applicant shall indemnify and keep indemnified the Bank and its officials from all losses, damages, costs, charges, expenses, claims, demands, suits and proceedings of whatsoever nature that the Bank may have to incur or suffer or be put to or which may be occasioned to the Bank.

Consents: The information including landline number, mobile number and e-mail ID as mentioned above (apart from being used for mandatory account verification and maintenance purpose) may also be used by Ujjivan Small Finance Bank to contact the customer and offer carefully selected products and services from time to time either itself or through its agents or authorized representatives. Please indicate if you are agreeable to receiving such offers:

**Yes [ ] No [ ]**

I/We provide my/our consent to Ujjivan Small Finance Bank for not registering my contact number in the 'Do Not Call Registries' (DNCs) and also to deactivate/de-register DND status of my contact number. Please indicate if you are agreeable to the above **Yes [ ] No [ ]**

**I/We hereby give consent to Ujjivan Small Finance Bank Ltd. to carry out Aadhaar EKYC authentication and to fetch EKYC data from Aadhaar database**

By agreeing to these terms and conditions, I understand and agree that the nature of information which may be shared by Central Identities Data Repository/Unique Identification Authority of India (UIDAI) with the bank upon authentication shall be in nature of my demographic information including photograph.

I/We, the holder of Aadhar number as mentioned in the application form hereby give my consent to Ujjivan Small Finance Bank Ltd. to obtain my Aadhar number, name and finger print/ Iris for authentication with UIDAI. Ujjivan Small Finance Bank Ltd. has informed me that my identity information would only be used for EKYC purpose and also informed that my biometrics will not be stored/ shared and will be submitted to CIDR only for the purpose of Authentication.

I hereby expressly consent the Bank to upload/share with Central KYC Registry my KYC data provided to the Bank through the Loan Application Form. I also hereby consent to receive information from Central KYC Registry through SMS/e-mail on the mobile number/e-mail Id.

I/we confirm that I/we have read the terms and conditions applicable to this loan and/or they have been read to me/us in \_\_\_\_\_ (vernacular language) by \_\_\_\_\_ Mr./Ms. \_\_\_\_\_

son/daughter of \_\_\_\_\_ and I/we understand, accept and acknowledge the contents herein, and hereby accept the terms and conditions herein. I/we agree that these terms and conditions may be changed by Ujjivan Small Finance Bank at any time.

Applicant Name \_\_\_\_\_

Application Date \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Place \_\_\_\_\_

## 10. Bank use only

Bank Employee Name & Empl ID	Signature	Date

Pre-sanction Documents	Tick	Date
Application Form		
Latest passport size photograph		
*Copy of Aadhaar card		
*Copy of PAN card or Form 60 (PAN is mandatory if the applicant's monthly CTC is > Rs 20833)		
*Copy of Officially Valid Document		
*Copy of Driving License		
Aadhar Enrolment if Aadhar not available		
Proof of Residence (Specify)		

\*Original should be made available for verification.

Designation	Name	Emp ID	Signature
CRO			
CRM			

## 12. Acknowledgement (Customer Copy)

Date \_\_\_\_\_

CIF ID

To \_\_\_\_\_

(Customer Name)

Ujjivan Small Finance Bank has received your application for a Two Wheeler Loan of Rs. \_\_\_\_\_

1. Ujjivan Small Finance Bank will convey its decision within 30 working days from the date of receipt of the loan application, if the same is complete in all respects and is accompanied by all requisite documents as per 'checklist' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of 30 days shall start from the day on which all documents required for a proper appraisal of the application are received at the Bank.

For any queries / clarifications, please contact landline number	
CRO	
Loan Officer	
E-mail ID	
Customer Care number	1800 208 2121

### DETAILS OF CHARGES

Type of Charge	Amt/Rate of Interest
Rate of Interest (Diminishing Balance)	20.25% / 21.25%
Loan Processing Fee in %	2 %
Stamp Duty	As applicable as per the relevant State Act
Late Payment Charges	Rs.250
Prepayment Charges	2% if prepaid within 12 months from disbursement; NIL after 12 months from disbursement

"Goods and Services Tax (GST) will be charged extra as per the applicable rates; on all the charges and fees (wherever GST is applicable)"

### DOCUMENTATION #

- Application form
- KYC documents (Proof of Identity, Proof of Address)

For Ujjivan Small Finance Bank Ltd., Authorized Official

#Ujjivan Small Finance Bank may request for additional documents other than those requested above in connection with the applicant