



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

Requested Loan Details

Product Name Home Loan Ready Purchase Home Top-up Loan
 Home Self Construction Loan Home Equity Loan
 Home Improvement Loan Composite Loan
 Home Under Construction Purchase Staff Loan
 Commercial Purchase

Category Semi-Formal Informal

Date
Customer ID
Branch Name
Branch Code
Loan Type Open Market Existing Customer Staff

Loan Purpose _____

Loan Amount Applied for (In ₹)
Tenure (In Months)
Preferred EMI (In ₹)

Applicant's Details

(in block letter)

Applicant
 Individual Non Individual
Salutation* Mr. Ms. Mrs. M/s.
First Name*
Middle Name
Last Name*
Mother's Maiden Name (If any)
 Father's Name OR Spouse Name
First Name*
Last Name*
Nationality Indian NRI Other _____
Religion Hindu Muslim Sikh Christian Zoroastrian Buddhist Jain Other _____
Category* General OBC SC* ST* NT Others Minority*
Gender* Male Female Transgender
Date of Birth Incorporation*
Qualification S.S.C H.S.C Graduate / Diploma Post Graduate Others
Incorporation Married Single Widowed Divorced
Marital Status* (Including Children)
No. of Dependents (Including Children)
Nationality Indian Non Resident Indian Person of Indian Origin Others

Co-Applicant
 Individual Non Individual
Salutation* Mr. Ms. Mrs. M/s.
First Name*
Middle Name
Last Name*
Mother's Maiden Name (If any)
 Father's Name OR Spouse Name
First Name*
Last Name*
Nationality Indian NRI Other _____
Religion Hindu Muslim Sikh Christian Zoroastrian Buddhist Jain Other _____
Category* General OBC SC* ST* NT Others Minority*
Gender* Male Female Transgender
Date of Birth Incorporation*
Qualification S.S.C H.S.C Graduate / Diploma Post Graduate Others
Incorporation Married Single Widowed Divorced
Marital Status* (Including Children)
Relationship with Applicant

Current Residential Address*

Address Line 1*
Address Line 2*
Address Line 3*
Area Name
City/Town/Village*
District*
State*
Pincode*
Mobile No.*
Alternate Mobile No.(+91)
Phone No.(with STD Code) -
E-mail ID* (Personal)

Current Residence Owned Family Rented Company Leased Owned Family Rented Company Leased
Period of Stay If Rented, Rent P.M

Permanent Address

Address Line 1*
Address Line 2*
Address Line 3*
Area Name
City/Town/Village*
District*
State*
Pincode*
Phone No.(with STD Code) -

Tick if same as Current Address

KYC Document

Proof of Identify*

Applicant	
PAN No.*	<input type="text"/>
Aadhaar No.	<input type="text"/>
Passport No.	<input type="text"/>
Driving License No.	<input type="text"/>
Voter ID	<input type="text"/>
NREGA Job Card	<input type="text"/>
Others (Any document notified by the Central Government)	<input type="text"/>
ID No.	<input type="text"/>
Proof of Address*	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar <input type="checkbox"/> Voter ID <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others

Co-Applicant	
PAN No.*	<input type="text"/>
Aadhaar No.	<input type="text"/>
Passport No.	<input type="text"/>
Driving License No.	<input type="text"/>
Voter ID	<input type="text"/>
NREGA Job Card	<input type="text"/>
Others (Any document notified by the Central Government)	<input type="text"/>
ID No.	<input type="text"/>
Proof of Address*	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar <input type="checkbox"/> Voter ID <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others

Occupation Details

Occupation Category*	<input type="checkbox"/> Salaried <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Farmer <input type="checkbox"/> Others
Employer / Business Name*	<input type="text"/>
Address Line 1*	<input type="text"/>
Address Line 2*	<input type="text"/>
Address Line 3*	<input type="text"/>
Area Name	<input type="text"/>
City/Town/Village*	<input type="text"/>
District*	<input type="text"/>
State*	<input type="text"/>
Pincode*	<input type="text"/>
Phone No. (with STD Code)	<input type="text"/>
E-mail ID* (Official)	<input type="text"/>
If Salaried*	<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Public Sector Undertaking <input type="checkbox"/> Educational Inst. <input type="checkbox"/> MNC <input type="checkbox"/> Proprietor / Partnership <input type="checkbox"/> Others
Designation	<input type="text"/>
Current Work Experience	<input type="text"/>
Total Work Experience	<input type="text"/>
If Business*	<input type="checkbox"/> Trader <input type="checkbox"/> Manufacturer <input type="checkbox"/> Wholesaler <input type="checkbox"/> Service Provider <input type="checkbox"/> Others
If Professional*	<input type="checkbox"/> Doctor <input type="checkbox"/> CA/CWA/CS <input type="checkbox"/> Architect <input type="checkbox"/> Lawyer <input type="checkbox"/> Others
Date of Commencement of Business / Profession	<input type="text"/>
Entity Type* (Business / Professional)	<input type="checkbox"/> Proprietary <input type="checkbox"/> Partnership <input type="checkbox"/> LLP <input type="checkbox"/> Pvt. Ltd <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Trust <input type="checkbox"/> Society <input type="checkbox"/> HUF <input type="checkbox"/> Individual

Occupation Category*	<input type="checkbox"/> Salaried <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Farmer <input type="checkbox"/> Others
Employer / Business Name*	<input type="text"/>
Address Line 1*	<input type="text"/>
Address Line 2*	<input type="text"/>
Address Line 3*	<input type="text"/>
Area Name	<input type="text"/>
City/Town/Village*	<input type="text"/>
District*	<input type="text"/>
State*	<input type="text"/>
Pincode*	<input type="text"/>
Phone No. (with STD Code)	<input type="text"/>
E-mail ID* (Official)	<input type="text"/>
If Salaried*	<input type="checkbox"/> Central / State Govt. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Public Sector Undertaking <input type="checkbox"/> Educational Inst. <input type="checkbox"/> MNC <input type="checkbox"/> Proprietor / Partnership <input type="checkbox"/> Others
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Correspondence Address*	<input type="checkbox"/> Current <input type="checkbox"/> Permanent <input type="checkbox"/> Office
Registered with GST	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, GSTIN	<input type="text"/>

Loan and Property Details.

Land Area (Sq.Mtr)	<input type="text"/>	Built up Area (Sq. Mtr.)	<input type="text"/>
Ownership	<input type="checkbox"/> Sole <input type="checkbox"/> Joint	Land Type	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
Property Address	<input type="text"/>		
City / Town	<input type="text"/>		
District	<input type="text"/>		
State	<input type="text"/>		
Pincode	Landmark	<input type="text"/>	<input type="text"/>
Agreement Value (₹)	Cost of Plot & Construction (₹)		<input type="text"/>

Bank Account Details

	Applicant	Co-Applicant
Bank Name	<input type="text"/>	<input type="text"/>
A/C Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Over Draft	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Over Draft
A/C No.	<input type="text"/>	<input type="text"/>
IFSC Code	<input type="text"/>	<input type="text"/>
*Has/Have applicant(s) given Guarantee to any loan with USFB	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Loan Repayment Mode	<input type="checkbox"/> NACH/SI <input type="checkbox"/> Post Dated Cheque <input type="checkbox"/> Cash	

Family Information & Household Income Declaration

Name	Age	Relationship with Applicant	ID Type	ID Number	Education Level	NGP*	Occupation	Income/Contribution	Health (H/U/D)**

For office use only

Application Through Direct Sales Team Connector Customer Referral USFB Staff Others _____

Processing Fee Amount in ₹ Cash Cheque Online Cheque No. _____ Date _____

Referrer Name Referrer ID:

Loan Officer Employ ID: UJJ Designation _____

Approver from Business Employ ID: UJJ Designation _____

Approver from Credit Employ ID: UJJ Designation _____

Loan Officer Employ ID: UJJ Designation _____

Connector Name Connector Code

CKYCR Number (Applicant)

CKYCR Number (Co-Applicant)

Acknowledgement of Loan Application

Ujjivan SFB Ltd. (USFB) acknowledges the receipt of loan application/PSL loan application from _____ (applicant's name). We shall convey our decision on this application within 30 days from hereof. The product features are available at our website (<https://www.ujjivansfb.in/personal/loans/home-loans>). Please be informed that this application may be categorised under PSL subject to Bank's policy and regulatory norms.

Name of Loan Officer

Signature

Date

Declaration

- 1) I/We have received, read and understood the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code governing opening and operations in the account with Ujjivan Small Finance Bank Ltd. (hereinafter "USFB").
- 2) I/We understand and agree that the sanction of loan/credit facility is at the sole discretion of USFB and I/we shall have no right to insist USFB to sanction any loan/credit facility.
- 3) I/We hereby agree to be bound by the terms and conditions, and charges and fees governing the account as also with the changes or amendments brought therein by USFB from time to time. I/We shall also abide by those terms and conditions which USFB may stipulate in the Sanction Letter and in the loan documents to be executed by me/us in favour of USFB. I/We agree and acknowledge that USFB shall have the right to change, modify or amend the terms and conditions, charges and fees from time to time at its sole discretion. Any such change, modification or amendment made available by USFB in its official website (www.ujjivansfb.in) shall be sufficient notice to me/us as regards such change, modification or amendment, and I/We shall be bound by such change, modification or amendment.
- 4) If I/we fail to comply with any of the terms and conditions governing the loan/credit facility, at any time after USFB issuing Sanction Letter to me/us, or if USFB is of the opinion that I/we are not compliant of any terms and conditions governing the loan/credit facility, USFB may cancel the loan/credit facility at its discretion. If the loan /credit facility is cancelled either at the discretion of USFB or at my/our request, I/we shall pay to USFB such Cancellation Fee or such other charges/expenses as per the guidelines of USFB and till such time I/we pay to USFB such Fee/Charges/Expenses, USFB shall have the right to take appropriate action against me/us for recovery of such amount. I/We are also aware and acknowledge that, if such cancellation (either at the discretion of USFB or at my/our request) takes place after me/us availing the loan/credit facility and after me/us commencing repayment I/we shall also forfeit towards Cancellation Fee the repayments/payments already made by me/us to USFB upto the date of such cancellation, subject to maximum of 2 (Two) per centum of the then Outstanding Principal in the Loan. I/We are also aware that USFB shall refund to me any amount in excess of the said 2 (Two) per centum of the Outstanding Principal in the Loan, however after adjusting the applicable interest and costs/charges.
- 5) I/We confirm that I/we am/are resident(s) of India.
- 6) (Applicable for Co-Applicant) I/We, the Co-Applicant above named, voluntarily offer myself/ourselves as the Co-Applicant for the loan/credit facility to be availed by the herein mentioned Loan Applicant and I/We shall jointly and severally secure the loan/credit facility to be availed by the Loan Applicant and repay the loan/credit facility in conformity with the terms and conditions to be stipulated by USFB.
- 7) (We have not availed any loan/credit facility from any bank for the purpose stated in this Application Form. I/We shall ensure that the loan/credit facility is utilised for the purpose for which it is sanctioned and shall not use the same for any speculative or illegal purpose. I/We shall also ensure submission of requisite proof in support of end use, as and when demanded by USFB. I/We shall not allow or cause to be allowed to subordinate the loan/credit facility to be granted by USFB with any other borrowings. I/We shall at all times secure the loan/credit facility to be sanctioned by USFB with such securities stipulated by USFB.
- 8) No civil or criminal (including, but not limited to, any insolvency or bankruptcy) proceedings are initiated or pending or threatened against any of us or our assets including in relation to the property being offered as security for the loan/credit facility. None of us is served with any notice for breach or infringement of any law.
- 9) I/We hereby authorize USFB to use the details provided by me/us as above for credit bureau enquiries with any Credit Information Company and I/We acknowledge that USFB shall have the right and authority to carry out investigation from the information available in public domain for confirming the information provided by me/us to USFB.
- 10) I/We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India (hereinafter "RBI"), the Common Reporting Standard (hereinafter "CRS") and by any other governmental or regulatory authority, in force from time to time. We have declared my/our status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 (hereinafter "the Act") as notified by the Central Board of Direct Taxes (hereinafter "CBDT").
- 11) I/We authorize USFB/its Group Companies or its/their agents to make references and enquiries as may be deemed necessary in their discretion with regard to the information furnished through this application. I/We hereby also give the rights to USFB to disclose and or share all my/our information and the information pertaining to my/our accounts/applications (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2000 and its relevant rules and/or any other statute) to any statutory or government or quasi-government body or association, credit bureaus, any holding or subsidiary or affiliate or associate concern of USFB, and/or to third parties engaged by USFB.
- 12) I/We declare that I/We am/are not a director of USFB or specified relation (as defined in the Companies Act 1956/2013) of any of the Directors of USFB, Directors (including Chairman/Managing Director) of other Banks and their relatives, Directors of Scheduled Co-operative Banks and their relatives, Directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by the financing Banks or other Banks.
- 13) I/We wish to be informed about the various features/products and promotional offers made by USFB from time to time. I/We hereby authorize USFB 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 USFB or its Agents. Please do not call/contact me/us for various features/products and promotional offers made by USFB from time to time.
- 14) I/We shall at my/our cost, convince USFB my/our absolute, clear, valid, unencumbered and marketable title to the property offered as security. I/We shall, at such periodical intervals suggested by USFB, submit to USFB additional property documents confirming NIL adverse encumbrances on the said property.
- 15) I/We agree that USFB shall have the right to retain or to destroy at its pure discretion, the documents/information (including post dated cheques, if any) submitted by me/us in connection with the loan/credit facility.
- 16) I/We hereby declare that each and every information furnished by me/us hereinabove pertain to me/us and the same are true, correct and accurate to the best of my/our knowledge. I/We shall submit to USFB additional documents/information/particulars, if sought by USFB. If there is any change in my/our contact particulars, including change in address/communication particulars, I/We undertake to intimate USFB in writing about such changes within 2 weeks of such change along with supporting proof. I/We shall indemnify and keep indemnified USFB and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us. **AUTHORITY FOR USAGE OF AADHAAR** We solemnly state that USFB has not insisted me to submit to/share with USFB my/our Aadhaar Particulars. I/Me, the holders of the above mentioned Aadhaar number(s) hereby voluntarily submit to USFB my/our Aadhaar particulars. I/We hereby authorize USFB to use my/our Aadhaar

AUTHORITY FOR USAGE OF AADHAAR

I/We solemnly state that USFB has not insisted me to submit to/share with USFB my/our Aadhaar particulars.

- I/We, the holders of the above mentioned Aadhaar number(s) hereby voluntarily submit to USFB my/our Aadhaar particulars. I/We hereby authorize USFB to use my/our Aadhaar details for identity and address proof. If the loan/credit facility is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, I/We shall execute requisite further mandate in favour of USFB.
- I/We do not submit my/our Aadhaar particulars along with this Application. If the loan/credit facility is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, I/We shall submit to USFB my/our Aadhaar particulars. In such case I/We shall also execute requisite further mandate in favour of USFB.

CENTRAL KYC

I/We hereby expressly consent to USFB to upload/share with Central KYC Registry my/our KYC data provided hereinabove. I/We also hereby consent to receive information from Central KYC Registry through SMS/e-mail on the said mobile number/e-mail Id.

"I/We authorize Ujjivan Small Finance Bank Ltd. to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages." Yes No

Applicant's Photo	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> (Paste photo here and sign across such that your signature is on the photo as well as on the form) </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Name </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Signature </div> <div style="border: 1px solid black; padding: 5px;"> Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> </div>	Co-Applicant's Photo	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> (Paste photo here and sign across such that your signature is on the photo as well as on the form) </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Name </div> <div style="border: 1px dashed black; padding: 5px; margin-bottom: 10px;"> Applicant's Signature </div> <div style="border: 1px solid black; padding: 5px;"> Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> </div>
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Please fill information in capital letters and in black ballpoint pen only

Guarantor Co-Applicant

Personal Details (Individual)

Name

Relationship with Applicant

Gender Male Female Transgender

Father's Name

Mother's Name

Mother's Maiden Name

Spouse Name

Date of Birth

Marital Status Single Married Widow Divorced Separated

Nationality Indian NRI Other

Religion Hindu Muslim Sikh Christian Zoroastrian Buddhist Jain Other

Category SC ST OBC General Other Person with Disability

Highest Academic Qualification

PAN Number

UID No. Date of Issue

VID No. Date of Issue

Passport No. Date of Expiry

Driving Licence. Date of Expiry

NREGA Job Card. Date of Expiry

Others Date of Expiry

Name of Loan Applicant

CKYCR Number

Present Address Same as applicant

House No.

Street/Area

City

District

State

Pincode

House Type Owned Leased Rented Years of stay

Mobile No.

Permanent Address Same as applicant Preferred Address for Communication

House No.

Street/Area

Landmark

City

District

State

Pincode

House Type Owned Leased Rented

Mobile No.

Nature of Employment Self Employed Salaried Wage Worker Contract Worker Farming

Occupation Details - Co-Applicant / Guarantor

Occupation Category* Salaried Business Professional Retired Farmer Others

Employer / Business Name*

Address Line 1*

Address Line 2*

Address Line 3*

Area Name

City/Town/Village*

District*

State*

Pincode*

Phone No. (with STD Code) -

E-mail ID* (Official)

If Salaried* Central / State Govt. Pvt. Ltd. Public Ltd. Public Sector Undertaking Educational Inst. MNC Proprietor / Partnership Others

Designation

Current Work Experience Total Work Experience

If Business* Trader Manufacturer Wholesaler Service Provider Others

If Professional* Doctor CA/CWA/CS Architect Lawyer Others

Date of Commencement of Business / Profession

Entity Type* (Business / Professional) Proprietary Partnership LLP Pvt. Ltd. Public Ltd. Trust Society HUF Individual

Correspondence Address* Current Permanent Office Current Permanent Office

Registered with GST Yes No Yes No

If yes, GSTIN

Bank Account Details

Co-Applicant / Guarantor

Bank Name

A/C Type Savings Current Over Draft

A/C No.

IFSC Code

Declaration

- I/We have received, read and understood the detailed terms and conditions, details of service charges and fees, and the Fair Practice Code governing opening and operations in the account with Ujjivan Small Finance Bank Ltd. (hereinafter "USFB").
- I/We understand and agree that the sanction of loan/credit facility is at the sole discretion of USFB and I/we shall have not right to insist USFB to sanction any loan/credit facility.
- I/We hereby agree to be bound by the terms and conditions, and charges and fees governing the account as also with the changes or amendments brought therein by USFB from time to time. I/We shall also abide by those terms and conditions which USFB may stipulate in the Sanction Letter and in the loan documents to be executed by me/us in favour of USFB. I/We agree and acknowledge that USFB shall have the right to change, modify or amend the terms and conditions, charges and fees from time to time at its sole discretion. Any such change, modification or amendment made available by USFB in its official website (www.ujjivansfb.in) shall be sufficient notice to me/us as regards such change, modification or amendment, and I/we shall be bound by such change, modification or amendment.
- If I/we fail to comply with any of the terms and conditions governing the loan/credit facility, at any time after USFB issuing Sanction Letter to me/us, or if USFB is of the opinion that I/we are not compliant of any terms and conditions governing the loan/credit facility, USFB may cancel the loan/credit facility at its discretion. If the loan /credit facility is cancelled either at the discretion of USFB or at my/our request, I/we shall pay to USFB such Cancellation Fee or such other charges/expenses as per the guidelines of USFB and till such time I/we pay to USFB such Fee/Charges/Expenses, USFB shall have the right to take appropriate action against me/us for recovery of such amount. "I/We are also aware and acknowledge that, if such cancellation (either at the discretion of USFB or at my/our request) takes place after me/us availing the loan/credit facility and after me/us commencing repayment I/we shall also forfeit towards Cancellation Fee the repayments/payments already made by me/us to USFB upto the date of such cancellation, subject to maximum of 2 (Two) per centum of the then Outstanding Principal in the Loan. I/We are also aware that USFB shall refund to me any amount in excess of the said 2 (Two) per centum of the Outstanding Principal in the Loan, however after adjusting the applicable interest and costs/charges.
- I/We confirm that I/we am/are resident(s) of India.
- (Applicable for Co-Applicant) I/We, the Co-Applicant above named, voluntarily offer myself/ourselves as the Co-Applicant for the loan/credit facility to be availed by the herein mentioned Loan Applicant and I/We shall jointly and severally secure the loan/credit facility to be availed by the Loan Applicant and repay the loan/credit facility in conformity with the terms and conditions to be stipulated by USFB.
- (We have not availed any loan/credit facility from any bank for the purpose stated in this Application Form. I/We shall ensure that the loan/credit facility is utilised for the purpose for which it is sanctioned and shall not use the same for any speculative or illegal purpose. I/We shall also ensure submission of requisite proof in support of end use, as and when demanded by USFB. I/We shall not allow or cause to be allowed to subordinate the loan/credit facility to be granted by USFB with any other borrowings. I/We shall at all times secure the loan/credit facility to be sanctioned by USFB with such securities stipulated by USFB.
- None civil or criminal (including, but not limited to, any insolvency or bankruptcy) proceedings are initiated or pending or threatened against any of us or our assets including in relation to the property being offered as security for the loan/credit facility. None of us is served with any notice for breach or infringement of any law.
- I/We hereby authorize USFB to use the details provided by me/us as above for credit bureau enquiries with any Credit Information Company and I/we acknowledge that USFB shall have the right and authority to carry out investigation from the information available in public domain for confirming the information provided by me/us to USFB.
- I/We agree to abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by Reserve Bank of India (hereinafter "RBI"), the Common Reporting Standard (hereinafter "CRS") and by any other governmental or regulatory authority, in force from time to time. We have declared my/our status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 (hereinafter "the Act") as notified by the Central Board of Direct Taxes (hereinafter "CBDT").
- I/We authorize USFB/its Group Companies or its/their agents to make references and enquiries as may be deemed necessary in their discretion with regard to the information furnished through this application. I/We hereby also give the rights to USFB to disclose and or share all my/our information and the information pertaining to my/our accounts/applications (including personal sensitive data or information and any information that requires a consent under the Information Technology Act, 2000 and its relevant rules and/or any other statute) to any statutory or government or quasi-government body or association, credit bureaus, any holding or subsidiary or affiliate or associate concern of USFB, and/or to third parties engaged by USFB.
- I/We declare that I/We am/are not a director of USFB or specified relation (as defined in the Companies Act 1956/2013) of any of the Directors of USFB, Directors (including Chairman/Managing Director) of other Banks and their relatives, Directors of Scheduled Co-operative Banks and their relatives, Directors of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by the financing Banks or other Banks.
- I/We wish to be informed about the various features/products and promotional offers made by USFB from time to time. I/We hereby authorize USFB 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 USFB or its Agents.
- Please do not call/contact me/us for various features/products and promotional offers made by USFB from time to time.
- I/We shall at my/our cost, convince USFB my/our absolute, clear, valid, unencumbered and marketable title to the property offered as security. I/We shall, at such periodical intervals suggested by USFB, submit to USFB additional property documents confirming NIL adverse encumbrances on the said property.
- I/We agree that USFB shall have the right to retain or to destroy at its pure discretion, the documents/information (including post dated cheques, if any) submitted by me/us in connection with the loan/credit facility.
- I/We hereby declare that each and every information furnished by me/us hereinabove pertain to me/us and the same are true, correct and accurate to the best of my/our knowledge. I/We shall submit to USFB additional documents/information/particulars, if sought by USFB. If there is any change in my/our contact particulars, including change in address/communication particulars, I/we undertake to intimate USFB in writing about such changes within 2 weeks of such change along with supporting proof. I/We shall indemnify and keep indemnified USFB and its officials for any loss that may be caused on account of providing incorrect or incomplete information by me/us. **AUTHORITY FOR USAGE OF AADHAAR** We solemnly state that USFB has not insisted me to submit to/share with USFB my/our Aadhaar Particulars. I/Me, the holders of the above mentioned Aadhaar number(s) hereby voluntarily submit to USFB my/our Aadhaar particulars. I/We hereby authorize USFB to use my/our Aadhaar

AUTHORITY FOR USAGE OF AADHAAR

I/We solemnly state that USFB has not insisted me to submit to/share with USFB my/our Aadhaar particulars.

I/We, the holders of the above mentioned Aadhaar number(s) hereby voluntarily submit to USFB my/our Aadhaar particulars. I/We hereby authorize USFB to use my/our Aadhaar details for identity and address proof. If the loan/credit facility is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, I/we shall execute requisite further mandate in favour of USFB.

I/We do not submit my/our Aadhaar particulars along with this Application. If the loan/credit facility is eligible for any Social Welfare Scheme or Direct Benefit Transfer Scheme of Government of India, I/we shall submit to USFB my/our Aadhaar particulars. In such case I/we shall also execute requisite further mandate in favour of USFB.

CENTRAL KYC

I/We hereby expressly consent to USFB to upload/share with Central KYC Registry my/our KYC data provided hereinabove. I/We also hereby consent to receive information from Central KYC Registry through SMS/e-mail on the said mobile number/e-mail Id.

"I/We authorize Ujjivan Small Finance Bank Ltd. to use my/our contact number mentioned in the form for transactional/promotional/service calls/messages." Yes No

to Co-Applicant/Guarantors' Photo

(Paste photo here and sign across such that your signature is on the photo as well as on the form)

Applicant's Name

Applicant's Signature

Date

Loan Officer

Cluster/Program Manager

Credit Officer

Emp. ID UJJ Signature

Emp. ID UJJ Signature

Emp. ID UJJ Signature

Kept Intentionally Blank

DECLARATION FOR SIGNING IN VERNACULAR LANGUAGE

I, _____ Son/Daughter of _____
residing at _____ do hereby state and declare on solemn affirmation as under:

I have read out and explained the contents of the loan application and all other documents incidental to availing the loan from Ujjivan Small Finance Bank Ltd. to Mr./Mrs _____
Mr./Mrs. _____ and Mr./Mrs. _____
in the language known to him/her/there and he/she/they have understood the same and agreed to abide by all the terms and conditions of the loan and the clause of the same He/she/they have affixed his/her/there signature/ thumb impression here in below pursuant to the same.

I declare that whatever I have stated herein above is true and correct to the best of my knowledge and belief the same.

Solemnly affirmed at _____ on this _____ day of _____

Witness

Name: _____

Signature: _____

For Ujjivan Small Finance Bank Ltd.

Name: _____

Date: _____

Emp. ID: _____

Borrower (Sign)

Co-Borrower (Sign)

Co-Borrower (Sign)

Borrower Name

Co-Borrower Name

Co-Borrower Name

Kept Intentionally Blank

PROPERTY VISIT REPORT

Visit Date

Applicant Name:

Co-Applicant Name:

Property Owner Name (as per property document):

Loan Amount:

Loan type: Tenor: Months

Property Address (as per property document):

Property Address (as per visit):

Property Land Mark:

Proximities of Civic Amenities:

Development in the Area:

Property Description:

Remarks:

Opinion:

(Property Visited By)

Employee Name:

Employee ID: UJJ

Signature with Date: _____

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

MAP



Login Cum Customer Screening Sheet

Basic Details		
Branch Name:	Date of Visit:	
Applicant Name:	Contact Number:	
Product Name:	Applied Loan Amount:	

Login Checklist	Guideline for filling the checklist: Y - Yes, N - No. NA - Not Applicable		
Document	Loan Officer	Loan Officer	Loan Officer
HL Application Form			
Application Form Annexure			
2nd Co-Borrower and Guarantor Sheet (If Applicable)			
ID Proof for Applicant and Co-Applicants (2 Copies including 1 for Insurance)			
Residence Proof for Applicant and Guarantor (2 Copies including 1 for Insurance)			
Signature Proof Applicant, Co-Applicant and Guarantors			
Passport Size Color Photos (1 each for Applicant, Co-Applicant and Guarantors)			
Business Address Proof (If applicable)			
Updated Passbook or Bank Statement Showing Transactions of the past 06 months. Borrower / Co-Borrowers			
Proof of Income - Business / Salary for Applicant, Co-Applicant and Guarantors			
Photograph of the Borrower with Business Unit in the background			
Photograph of the Borrower with property (to be mortgaged) in the background			
Photocopy of Property Document (Title/Chain/Revenue documents)			
Cost Estimate (for Self-Construction / Home Improvement Loan)			
Guarantor Details if applicable (KYC / Application / Income Documents)			
Product Feature Slip			

Customer Screening Details					
Income Details					
Name		Relation with Applicant	Income Source	Monthly Net Income	Experience (Years)
			Total Household Income		

Existing Loan Details						
Lender Name	Loan EMI	Total Loan Amount	Tenor	Outstanding Loan Amount	Tenor	
Is there any closed loan? If yes, Loan Amount of closed loans						

Is there any late payment in existing or closed loan?
If yes mention reason:

Loan Purpose Details		
Loan Purpose:	Loan Amount Required	
Total Estimated / Purchase Cost:	Margin Money	
Work Start / Registration date - Planned:	Source of Margin Money	

Legal / Technical Aspects		
Property Owner Name		Boundary Matching? (Yes / No):
Relation with Applicant		Title Chain Availability (Years):
Building Plan Approval (Yes/No)		Road width to the House (Feet)

Other Details	
Assets created in last 10 years	
Amount invested in asset creation in last 10 years	
How much EMI can this applicant pay comfortably after factoring all expenses	
Is property owner ready to mortgage property with USFB?	
Reference Checks (to be done by Loan Officer)	
	Response from Reference Check
Neighbour Reference Check	
Employment/Business Reference Check	
LO Name:	

Credit Visit Report	Date of visit	
If the details provided by LO does not match with credit assessment/checks, mention the same as below		
Mismatch Details	Reason for mismatch	
CO/CM Name	CO/CM ID	CO/CM Signature

PRODUCT FEATURE - HOME LOANS

OFFICE COPY

Ujjivan Small Finance Bank Limited
Home Loan Product Features:

Product Type	Loan Amount (In ₹ Lakhs)	Tenure (In Months)	Other Cost & Charges (Non - Refundable)
Home Improvement Loan (Secured)	2,00,000- 25,00,000	36 - 180	Processing Fee, ₹ 3350 + GST (Informal) & ₹ 3350 + GST (Semi - Formal) CLADUM Charges (Credit, Legal, Administrative, Documentation, Upkeep of documents and Maintenance Charges) - upto 2% + GST Life insurance premium as Applicable Stamp duty as applicable in State / UT CERSAI Charges ₹50 ≤ 5 Lakhs (Ex. GST) ₹100 > 5 Lakhs (Ex. GST)
Home Purchase Loan	2,00,000- 75,00,000	36 - 240	
Home Construction Loan	2,00,000- 75,00,000	36 - 240	
Home Equity Loan (Non - Housing Loan)	3,00,000- 35,00,000	36 - 180	
Composite Loan	2,00,000- 30,00,000	36 - 240	
Commercial Purchase (Non - Housing Loan)	5,00,000- 30,00,000	36 -120	

Acknowledgment

I _____ hereby acknowledge that the entire features of the loans described above & the cost and charges associated with the same have been explained to me by USFB official.

Customer's Signature:

Date & Place:

CUSTOMER COPY

Ujjivan Small Finance Bank Limited
Home Loan Product Features:

Product Type	Loan Amount (In ₹ Lakhs)	Tenure (In Months)	Other Cost & Charges (Non - Refundable)
Home Improvement Loan (Secured)	2,00,000- 25,00,000	36 - 180	Processing Fee, ₹ 3350 + GST (Informal) & ₹ 3350 + GST (Semi - Formal) CLADUM Charges (Credit, Legal, Administrative, Documentation, Upkeep of documents and Maintenance Charges) - upto 2% + GST Life insurance premium as Applicable Stamp duty as applicable in State / UT CERSAI Charges ₹50 ≤ 5 Lakhs (Ex. GST) ₹100 > 5 Lakhs (Ex. GST)
Home Purchase Loan	2,00,000- 75,00,000	36 - 240	
Home Construction Loan	2,00,000- 75,00,000	36 - 240	
Home Equity Loan (Non - Housing Loan)	3,00,000- 35,00,000	36 - 180	
Composite Loan	2,00,000- 30,00,000	36 - 240	
Commercial Purchase (Non - Housing Loan)	5,00,000- 30,00,000	36 -120	